

From: [REDACTED]
Sent: July 11, 2008 4:34 AM
To: 5 Year Review
Cc: [REDACTED]
Subject: COMMENT ON 5 YEAR REVIEW

July 11, 2008

[REDACTED]

ATTENTION: Willie Handler

The scope of the 5 year review has been limited to an online campaign, only. This strategically chosen method was no doubt meant to target specific groups or limit the number of respondents and not canvass the public/consumers who remain overwhelmingly dissatisfied with the auto insurance giant and the government's lack of leadership in protecting the public.

Your campaign ought to have included full page advertisements in the major newspapers along with ads on television and radio. Although many consumers have access to computers, the public largely depends on the above mentioned methods for the dissemination of important, meaningful information. I trust you would agree with me, we do not all access our news online and (as proof) if we did, the newspaper industry would be obsolete!

As a result, this very 'secretive' review is flawed since it failed to canvass the public which it purports to protect. Clearly, this review serves to protect the interests of the government of Ontario with respect to ACCOUNTABILITY by providing a legitimate response, "we did do a 5 year review and sought public input", when questioned.

My experience with the insurance industry has led me to conclude that their activities and conduct can only be described as criminal. FSCO has done an appalling job when it comes to regulating the industry and protecting the public. FSCO's lack of enforcement of the insurance act and its reluctance to effectively utilize its power and authority to ensure compliance has resulted in accident victims being further victimized by the very system that ought to be protecting them. The situation is further exacerbated by the powerful alliance between the insurance industry and the supposed regulated health professionals (whose credentials and opinions are for sale). The respective colleges and HPARB (Health Professionals Appeal and Review Board) appear to have been instructed to turn a blind eye. This disconnect between FSCO which regulates the insurance industry and the Health Colleges which regulate its health professionals has facilitated a lucrative business practices which qualify under the definition of racketeering. This should be clear at the Dispute Resolution Process when Statutory Accident Benefits are being denied based on biased reports. Of course, these denials provide a guaranteed case load for FSCO's mediators which you know do not earn minimum wage. The end result is a system that is stacked against the vulnerable accident victim. Car accidents have become big business and generate a spin-off economy within the financial sector all on the backs of accident victims.

What can the vulnerable member of the public do when trusted members of our society are untrustworthy and all the systems in place to protect the public are nothing but an illusion? The public has been misinformed and misled and this is the biggest scam about insurance.

When the public makes false claims against the insurance company they can be prosecuted under the criminal code. What provisions are in place when the situation is reversed?

If you are sincere in regulating the insurance industry, then please facilitate a truly public campaign. Please do

[REDACTED]

not hesitate to call me at



Sincerely,

