

From: [REDACTED]
Sent: July 13, 2008 3:24 PM
To: 5 Year Review
Cc: [REDACTED]
Subject: The Five Year Review of the Ontario Auto Insurance System

To Whom it may Concern,

Toronto continues to see a growing trend of cyclists being seriously injured or killed in our downtown streets.

Cyclists of all ages have adopted a life style that promotes this initiative. A cycling friendly environment promotes physical activity, reduces an overburden health care system and is non -oxic to the environment.

The Eves? Government after leaving power in 2003 introduced a 30,000 dollar deductible for claims for pain and suffering when advanced by injured victims, including cyclists. They also introduced a 15,000 deductible for those who have lost a loved one. The Eves Government went further and introduced a new ?verbal threshold?. Victims would be required to prove they suffered an impairment that was both serious and permanent.

The introduction of the ?verbal threshold? by the Eves? Government essentially set up a system which made it increasingly difficult for many to pass the test despite significant disabilities. What is unfair and unjust to many cyclists, is that the so called reduced insurance premiums which these initiative were meant to address, do not even benefit many them because they chose to ride and many do not buy car insurance.

I understand a Five Year Review of the Ontario Insurance Scheme is underway this year. The law left by the Eve?s Government should be eliminated.

The threshold and deductible should not apply to cyclists or pedestrians who are injured due to the actions of bad drivers.

Thank you for your consideration of my safety and that of the 1 million-plus other cyclists in the Toronto region.

Sincerely yours,

[REDACTED]