

[Redacted]

08/06/30

Automobile Insurance Policy Unit
Financial Services Commission of Ontario,
5160 Yonge St. 15th floor Box 85,
Toronto, ON
M2N 6L9

Attention: Willie Handler, Senior Manager

Thank you for your invitation to submit my views as a stakeholder.

Enclosed please find my views on Automobile Insurance in Ontario.

I trust that I will hear from you shortly regarding this perspective.

Sincerely,

[Redacted]

The Accident

The initial scene is shocking. The vehicle is destroyed yet your loved one is alive – but only just. They are likely in a coma and there is a lot of uncertainty in the air. The professionals can do little to deflate the tension.

After the initial moment of the crash then there is a lot of waiting. No time is as tense as those first minutes in the intensive care and they drag on to hours, days, and weeks.

After the coma there is the gradual re-appearance of the old person albeit with a number of peculiarities. These peculiarities may or may not be significant with respect to identifying the person before the accident. They may totally change your perspective on them if it was a performance based relationship. These relationships will be the ones lost after the accident – too often the person cannot return to any gainful employment.