

[REDACTED]
sent: July 14, 2008 9:50 PM

To: 5 Year Review

Subject: 5 year review

Dear Mr. Christie,

As you undertake the five-year review of auto insurance in Ontario, I would like to offer my assistance to the process. I was a victim of two motor vehicles accidents in Ontario. It is one thing to physically survive the crash, it is yet another to survive the auto insurance process.

Being a victim of a car accident is a terrifying experience. The physical, mental and emotional trauma is serious and damaging enough. To be compounded by a cumbersome bureaucratic process that works against sensible recovery is the injustice. In my situation, I was involved in two accidents, both in taxis. Since I did not have a vehicle of my own, tracking down the auto insurer was difficult. Since the accidents happened within one year, I had not sufficiently recovered from the first accident, before the second occurred. Needless to say, if I didn't have enough problems, I now had a dispute between two different carriers that I was simply not well enough to resolve. From what I could understand, the first carrier refused to accept any liability after the second accident, and the second carrier never provided any assistance. I asked the two carriers to pay for my medical expenses and work out the liability issues between them, as would be done in a case of uncertainty over life insurance proceeds upon a change of carrier. Surely, seeing that my medical expenses were paid for would have been a practical and appropriate step to contribute to my recovery. This was never done. In my case, I was not well enough to deal with these problems, so I paid for my medical expenses myself and concentrated what little energy I had on my rehabilitation and returning to my employment. I guess you could say in my case, the system won. I was not well enough or strong enough to fight the system.

Here are some additional troubling observations:

Even in instances where auto insurance treatment plans were approved, providers waited over a year to be paid. What provider should wait such an unreasonable length of time for payment for services rendered?

When the auto insurer paid for treatment, the services were negotiated at a lower rate than what a consumer could obtain. Once the auto insurer's few treatments were exhausted, continuing treatment needed as a result of the accident must be paid for by the individual at a higher rate.

In other instances, the auto insurer will send the individual for overly expensive assessments, just to avoid paying for the treatment costs. Does one really think that people want to go for medical appointments without a medical necessity? Attending medical appointments and treatments is exhausting in itself. People will not continue to go for treatments, if it is not helping them function or contributing to their recovery. Is it really necessary to send someone to a \$2,500 assessment when \$1,500 worth of treatment would get the person

back on the road to a normal and productive life? In a recent report, auto insurers claim that treatment costs are down, but assessment costs are up.

Surely, with all the expertise auto insurers must have with people that have sustained injuries, can they not focus on what is important when someone is a victim of an accident: helping them recover and return to a normal life? The focus always comes across as reducing the auto insurer's liability. Why not focus on helping people recover and return to a normal, healthy life, instead of aggressive, insulting adjustors harassing them to settle?

Some adjustors and the therapists they hire seem to have very little training when it comes to dealing with people that have sustained injuries. My case in point: a small brochure and a long-handled brush were delivered to my door as rehab tools, but I was asked, with my injuries, to find my way to a store to pick up a special vacuum cleaner that the auto carrier approved. It that absurd? Let the injured person pick up the brochure and deliver the damn vacuum cleaner.

The legislation in Ontario requires an employee benefits plan -- in no way responsible for the accident-- to pay all of its benefits first. An employee's plan is not designed to assist people recovering from motor vehicle injuries and no one has stopped to think that numerous claim submissions to different companies make it difficult for the person that is suffering with the injuries to handle all the paper work. It creates extra filing burdens for the individual suffering with the injuries, it delays the recovery of monies paid for medical treatments, and it places a liability on the employer's plan that is not warranted, all in the name of reducing automobile insurance premiums.

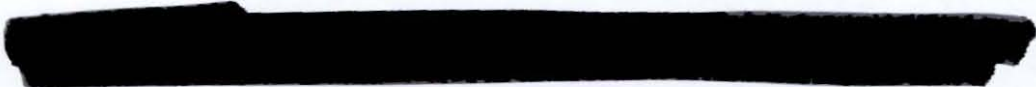
I would like to suggest some alternatives to reduce automobile insurance premiums and to reduce injuries:

1. Very strict enforcement of tailgaters, red-light runners, lane changing without signals, erratic drivers, cell-phone and other driver distractions. Poor drivers are contributing to road accidents. Someone else's carelessness has sentenced too many people to a lifetime of needless pain and suffering, including mine.
2. Make driving standards tougher, much tougher. One European country with almost 3 times the population of Canada, but no bigger than the size of Ontario in area, charges drivers 1,300 Euros to obtain a driver's license and makes the licensing process a very rigorous one. Driving is not a right, it is a serious responsibility. Our attitudes need to change to make our roads safer. It is working with smoking cessation.
3. Change the legislation so the auto insurance pays for the expenses resulting from the accident. Asking an employer's plan to pay all extended health benefits and income replacement first, is passing the costs and liability to another.
4. Focus on helping accident victims recover, do what is necessary to help them return to a normal and productive life as quickly as possible. With all

the experience auto insurers have in working with accident victims, surely a much better job can be done to focus on recovery, instead of reducing liability, and that in turn will reduce the overall liability.

Thank you for reading the concerns I have expressed. It was very difficult for me to share these points, but if even one suggestion makes Ontario a safer place to be on the roads, it will have been worth my struggle to write this.

Yours sincerely,

A thick black horizontal bar redacting the signature of the sender.