



July 14, 2021

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FAIR (Fair Association of Victims for Accident Insurance Reform) is a grassroots not-for-profit organization of Ontario's MVA (Motor Vehicle Accident) survivors who have struggled with accessing recovery resources in the current auto insurance system.

Thank you for including FAIR in your recent email addressed to Mr. Mark White, CEO, FSRA, in regards to your concerns about the lack of progress to ensure Ontario's vulnerable and injured car crash survivors get the assistance they need and that they paid for.

We agree that the conversation around Ontario's auto insurance is far too focused on the cost of insurance and not enough on whether injured Ontarians needs are being met. There has been too little dialogue about the punishing system these Ontario patients must endure to access recovery resources or about the costs of holding insurers to account.

Private insurers putting profit before well-being has a significant downstream cost to taxpayers who are on the hook for court hearings, juries, social supports such as OW and ODSP as well as the medical costs picked up when auto insurers leave injured citizens behind. The loss to Ontarians who are denied timely treatment and supports would be immeasurable and it often means a lifetime of avoidable dependency and/or harm.

Insurer failure to live up to their promises is a type of fraud and it is a very real and expensive part of our insurance costs. Not addressing insurer behavior guarantees that there will be no solution to high premiums when the unsubstantiated fraud estimate runs in the billions of dollars a year. It is the excuse insurers use to delay, deny and abuse customers and one that results in a \$300 'cost of fraud' added to every driver's premium, every year.

Fraud talk takes up all the oxygen while Ontario's injured car crash survivors wait in a broken justice system for a hearing to get resources they paid for. The only winners are private insurers and the big losers are car crash survivors and taxpayers who pay when insurers don't. Our membership would also like to know if there's a plan to help MVA survivors going forward.

Rhona DesRoches, Chair

Tammy Kirkwood, Vice-Chair