

My Name is Bill Wilson and I am having my opinion read because of difficulty recognizing and speaking words clearly, staying on track and remembering what I am talking about.

Jan 25/2010 I was involved in a head-on collision coming home from Blue mountain on Hwy 26 west. Ejected through the windshield, I sustained crushed vertebrae 2-3-4, fractured 5-6. 28 staples to close the hole in my head, broken rt shoulder, 7 broken ribs, collapsed right lung, severely crushed both hips requiring two Total Hip replacements and right knee re-constructive surgery.

After being found by the paramedics in their hip waders floating on my back in 3 feet of water, I was airlifted to St Mikes where I lay in a coma for 11 days. The Drs told me 95% of folks flown in like myself die and the other 5% live in chairs the remainder of their life. Luckily and by the grace of God, I survived.

I live alone and need total attendant care, physio, transportation etc. I had workers coming to my home weekly as well as my live-in caregiver. The police had to be called by my attendants, due to constant invasive surveillance of my workers coming and going and someone peering into my windows and me.

I was sent to a highly recognized Medical facility for a full assessment, by my lawyers and I was deemed catastrophically injured by the practicing physician The result was 55% WPI (whole body impairment). The insurance company denied the report and sent me to a assessment clinic of their choice where the result was 53% WPI. My Lawyers were stunned when the insurance company rejected their own assessment and cut my benefits. I had to fight the

insurance company to pay my attendant care and their delays cost me two of my best attendants who quit for non-payment. My Lawyers waited 6 months for medication which they said lasted all of 4 minutes, and were flatly refused to negotiate, leaving me in limbo, very stressed and without services, or attendant care.

Months later, I was sent to a separate yet third assessment mill or "pay as you go Doctors" as my lawyers call them, who work directly and only for the insurance companies, for another assessment.

This was the most fearful and shocking examination experience of my life. Mobility Plus took me to the facility and I rolled in on my walker and without any introduction, I was told to remove my shoes and "Get on the table". Unable to do so, I told him as much and he scowled and yanked my shoes/socks off causing pains shooting into my hips. After tapping my left knee he tapped my right one and yelled very loudly, "why won't your leg move"? Scared of this mans strange behavior, I told him I didn't know. He then shone a light in my eyes and as I looked directly into it, he yelled again, "Look into the light" which I was doing. MY neck will not turn and my eyes are off kilter and I suffer severe vertigo since the accident and head injury. Fine he replied, "don't look into it" and to my amazement, he spun around and smashed the light onto his desk with such force, I thought he broke it and he walked behind his desk and bashed his fore-head into the wall, putting both hands beside his head, remaining in this position for approx. 45 seconds. Helpless and unable to defend myself I was terrified what was next, as he turned glaring at me and screamed at me, "Who are your Lawyers" saying it twice before I gave it up, out of

fear what would happen if I did not. I left asap and reported the incident to the college of physicians a full 4 months before his report of 38% WPI was generated, and it is still being dealt with. Needless to say they refuse to pay for my care.

In Closing, I can say my Lawyers have informed me the insurance industry plays their "game well", and that denying my benefits, attendant care etc is standard protocol for them as they are aware they will not have to pay for anything for a long time, perhaps years till my case is heard.

I have sold most of my Home furnishings, electronics, some of my therapy equipment and clothing to pay for the 24 hour care I need daily. I have recently been enrolled in a government funded Brain Injury clinic in York Region.

As I Languish in despair and deep depression, and a life of pain and suffering, I urge of you who are in power to consider this could happen to yourself or a family member coming home from a family weeknd at the ski hills or a day at work. What we pay for in regards of Insurance protection is not what we get.

I beg of you, who can make changes, to do so and make immediate changes to these so called Independent assessments and create courts that can deal with these life-altering conditions in a timely manner. I Thank-you for your time.