



Mr. Ralph Palumbo, Vice-President, Ontario
Insurance Bureau of Canada
777 Bay Street, Suite 2400 P.O. Box 121 Toronto, ON M5G 2C8

August 9, 2013

Dear Mr. Palumbo,

Several weeks ago FAIR Association of Victims for Accident Insurance Reform began hearing from our members about an obnoxious video put up on the YouTube website by the Insurance Bureau of Canada.

Consumers, all of whom may make use of the benefits promised in their insurance policies in a time of need, are not impressed that the IBC is portraying them as snakes in their latest claimant bashing video.

“When therapy stretches on and on... guess who pays for it in the end?” suggests that those injured in a car accident are taking advantage of medical care or benefits they are not entitled to. Consumers have every right to access the coverage they’ve paid for. Calling MVA victims names, portraying them as snakes, or insinuating that they shouldn’t participate in therapies recommended by their health care practitioners is contrary to their obligation to participate in rehabilitation.

The video clearly states that insurance is indeed intended to pay for the treatment of injuries caused by a collision – so who decides what the reasonable treatment goals are – the IBC? Is there a schedule or guideline that defines the parameter of ‘reasonable’ – I’m sure consumers, especially those injured would like to know. Or is this just another example of the IBC and their member insurance companies publicly bashing policyholders and the health care professionals that provide treatment for them following a motor vehicle collision?

As you are aware there are many accident victims who have their treatments cut off prematurely and end up on our public systems, often without the therapies they need for recovery. So when the question is asked, who pays, an accident victim will tell you that it is they that must pay the costs of the delay in returning to function when their therapies are improperly denied. And then there is the cost of chasing down their insurer to live up to the promise of coverage in their paid policies and the costs to the taxpayers who must fund all of the hearings necessary to get insurers to pay up.

There are nine million drivers in Ontario who wouldn’t appreciate being called a snake or scammer if they are injured in a car accident. Videos like this can’t be considered as respectful of those injured on Ontario roads.

FAIR Association of Victims for Accident Insurance Reform

"Victim by situation.....survivor be choice"