

Hello,

I am Tammy Kirkwood, I am the Vice Chair of FAIR; fair association of victims for accident insurance reform

I have experience with Motor Vehicle Accident & Catastrophic Injury. I, and many our members of FAIR, live with the effects and deficits.

Prior to my accident I was a full time government employee, a part-time bartender, I was also involved with recreation sports and was raising my 3 children that were teenagers then.

I'm one of those people who would not be CAT with the changes being proposed. If I had to wait for the CAT diagnosis, I would not have the abilities I have now. 3 hospitals in 6 months, and a skilled recovery team aided in me in the beginning with my now, ongoing recovery

We are advocating for the victims and families who are living with the trauma of dealing with their insurer and the delay and denials they are receiving from them.

I would like to encourage you to become a member of FAIR, Corporate for companies, or regular for individuals. You can then introduce us to your clients, family and friends. Power in change comes from the number of people that want that change, and are willing to invest their time and making it happen.