

FAIR stands for fair association of victims for insurance reform. We are a not-for-profit organization advocating for Survivors of Motor Vehicle Accidents.

Auto accident victims are the casualties of the IBC War On Fraud

Legitimate victims are having the benefits they paid for in their premiums, delayed, or denied before their much need therapies are completed. That leaves the vulnerable population of victims, struggling to live their forever changed lives. Physical, Mental and Emotional support is NEEDED to accomplish this.

When policy holders pay their premiums to the insurer, they both have entered a contract to ensure the benefits and monies will be available in the event of a motor vehicle accident when the policy holder needs them. So by the denials of treatments and monies from the insurers, the insurers have breached the contract! Isn't that Deceit? How are they held responsible?

Many people don't know about or even understand what their benefits are under the Statutory Accident Benefits Schedule they have paid premiums for. The premiums are high, the benefits are low, and in 2011 the auto insurance companies took in 3.4 billion more in premiums than they paid out in accident benefits! Who really lost out?

The victims!