



My name is Tammy Kirkwood and I am the Vice Chair of FAIR. I will be sharing my time with Rhona DesRoches, our Board Chair and Greg Smith a FAIR member. Thank you for this opportunity to share our concerns.

FAIR is an advocate for victims of motor vehicle accidents and we are a consumer based not-for-profit.

I, myself, was catastrophically injured in October 2008.

I was a government employee for 19 years in the Ministry of Community and Social Services, then, 6 months before my accident, I transferred in to the Ministry of Correction and Safety Services. I've spent most of my career assisting, engaging, and encouraging people with disabilities to move forward in their life by helping them to adapt and live with their deficits.

I **am** a mother of three, I **did** work 2 jobs, and I **did** play 3 recreational sports.

The Anti Fraud Task Force submitted recommendations to the government on how to address the fraud being seen in the auto industry.

Part of the recommendations is to license clinics providing treatments to accident victims.

I have many questions to pose to you.

- Why is it that physician assessors, who perform thousands of Independent Medical Examinations every year, are not subjected to the same sanctions as other healthcare treatment providers?
- Will these IME centres be required to have trained, certified staff doing the reports used by the adjusters and arbitrators? When will our legislators require that these IME centers have industry wide standards when it comes to the IMEs that are used to decide whether an accident victim is entitled to rehabilitation and benefits?
- Will there be a limit to the number of assessments victims are made to endure?
- Will the reports from the victims doctors, who are practicing and in good standing with the College of Physicians and Surgeons, be accepted as valid? Why are untrained adjusters able to 'trump' a family physicians recommendations, even though they have no training?
- How can consumers be assured that the physicians the insurers use as preferred vendors are in good standing with their College when the College itself is not transparent?

MVA victims, who are some of Ontario's most vulnerable citizens are being traumatized and bullied by our insurers.

Why is this acceptable to our government when, in fact, bullying is frowned on worldwide?

Accident victims were working, tax paying citizens and a part of Ontario as a whole. After an accident, victims are to rely on the overburdened government social services on the backs of other tax payers. They are unable to access the necessary resources or funds to maximize their recovery and to try to become a part of that whole again.

The Catastrophic definition is the loss of 55% of the person as a whole. It's a practicing doctor's assessment, which deems a victim catastrophically injured, and it is on that opinion that we should rely on, not an opinion that doesn't include pain. The mental, physical and emotion trauma a victim has, alters them. They are no longer the person they use to be!

Imagine, not being able to walk or physically move without assistance

Or not being able to go a day without the despair of losing the life you used to have, and not having the funds and resources available to you, to recover.

Could you?

Consider the ultimate fear of having to prove to the insurers over and over again, that you have injuries and how they affect you?

The \$500 charge to the victim for missed IME appointments is outrageous. Where's the data proving that sum is necessary? There is already a sanction in place – benefits are cut off when an accident victim does not attend an examination.

When a consumer pays premiums for their insurance, they believe they are entering a contract to ensure their needs will be looked after if the unfortunate event of an accident happens. They have survived the trauma of the accident, and now they have to live a changed life with their deficits.

Why have accident victims become the casualties of the war on fraud? Is it to save insurers money?

I believe, as do many others, that the auto industry is in breach of contract when insurers delay, deny, and deceive their policyholders!

I'm asking you please listen carefully to Mr. Smith as he describes his experiences while in recovery and also the experiences he will share from another member

Thank you.