[Your Contact info, name, address]

[date]

Dear [Hon., Ms. Mr. YOUR MPP],

I am writing to express my strong opposition to the Ontario government’s plans to make even more changes to auto insurance that neglects injured victims. We need insurance we can count on. We, your constituents, are MANDATED to buy a dysfunctional product that gives poor value for the money. The insurers traumatize Motor Vehicle Accident (MVA) victims further rather than assist victims in reaching a maximum recovery.

In recent years the Ontario government has made critical insurance sector decisions in haste and appears to have ignored public input. Constant lobbing by the Insurance Bureau of Canada has led to changes that have given the insurance industry greater profits on the backs of a vulnerable population with no accountability to anyone but their shareholders.

Insurers should be held responsible for breaching the contract they enter with their customers. Insurers are becoming more profitable by ignoring medical conditions and by downloading their injured customers onto OW and ODSP. The current recommended changes will mean that the taxpayers are, and will, continue paying even more for MVA victims in the future. This is unacceptable.

It's also unacceptable that there are over 58,000 auto insurance related claims in our civil courts. Nothing in David Marshall’s report will end Ontario insurers’ use of biased and flawed medical evidence and in fact some recommendations will make it easier for insurers to delay and deny claims. This means that insurers stand in the way of recovery for Ontario's traumatically injured patients.

I strongly believe that Ontario needs to realign with protection of vulnerable persons. But I cannot support the short-sighted legislative changes that impact public assets as a solution to a problem made by the profit generating insurance industry, especially when the government has not shown it vigorously pursued transparency or considered the consequences for Ontario’s vulnerable patients.

I urge you to review the way MVA victims are being ignored and bullied with the changes being made when profits are considered to be more necessary than the wellbeing of an injured person. Please revisit the way you look at the costs when the taxpayer is paying for what the insurance industry is walking away from and start put the needs of your constituents first.

Sincerely,

[Your Name]