

*'FAIR – supporting auto accident victims through advocacy and education'*



**FAIR Association of Victims for Accident Insurance Reform**  
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November 2, 2018

Mr. Brian Mills, Superintendent of Financial Services  
Financial Services Commission of Ontario  
5160 Yonge St, 17<sup>th</sup> Floor, P.O. Box 85  
North York, ON, M2N 6L9

Sent by email

Cc (by email) to: Minister of Finance Vic Fedeli, Mr. Doug Downey MPP Parliamentary assistant MOF, and Mr. Gurratan Singh MPP NDP critic

Dear Mr. Mills

I am writing on behalf of Ontario's auto accident claimants and their expectation that Ontario's auto insurers are following legislation that was put in place to ensure that the benefits we paid for are there when we need them.

Will your office take immediate action to put a stop to the illegal and unfair business practices of Ontario's auto insurers as disclosed in the Toronto Star article, [Accident victims denied millions in benefits by insurers, lawsuits allege](#) (Thu., Nov. 1, 2018)?

Your office has been aware of this HST problem for the past eight years and although we see your office did instruct insurers about their obligation to pay the HST we are also aware of no action taken when the advisories were ignored. Ontario's insurers feel free to act with impunity when they know the regulatory oversight is weak and they know when there will be no follow-through.

Ontario MVA victims deserve an explanation about the lack of regulatory response when it became evident your instructions were being ignored.

We look forward to hearing back from your office about how this could have continued for so long and what will be done to hold these insurers to account in the future.

Sincerely,

Rhona DesRoches,  
FAIR, Board Chair

[Regulatory failure leaves Ontario's injured car accident survivors paying while insurance companies dodge responsibility](#)