

**FAIR Association of Victims for Accident Insurance Reform** is a grassroots not-for-profit organization of injured MVA (Motor Vehicle Accident) victims who have struggled with access to recovery resources in the current auto insurance system in Ontario. Thank you for the opportunity to express our views and what we believe to be important to achieve a better Ontario.

Auto insurance is broken and no longer serves Ontario drivers. The previous government unfairly prioritized the needs of insurers over the needs of traumatically injured people and the costs of 'helping' insurers is beginning to play out as insurers boldly increase premiums while accelerating denying claims.

Ontario drivers and all insured persons simply want coverage they can understand and count on to cover their losses if injured. It's coverage they believe they have purchased and everyone else has if they injure someone. Consumers believe this because the industry assures them the basic package is good enough. It isn't and consumers need to know that.

In the last decade alone insurers convinced legislators to reduce med/rehab coverage by millions of dollars and now 80% of claims are classified as 'minor' injuries with a cap of \$3500.00. In that same time period while coverage was slashed to the bone, insurers drove up premiums.

We know from HCAI that insurers spend more evaluating injuries than treating injuries.

We know from StatCan there are over 55,000 auto insurance related cases in civil courts every year.

We know the Licensed Appeal Tribunal (LAT) AABS hearings system is overrun with unpaid injured car crash survivors just as the FSCO Arbitration unit was not long ago. In 2018 the LAT received over 13,000 applications from unpaid victims for recovery resources they'd been denied access to.

These statistics paint a picture of a system so bogged down with denials it has resulted in obscenely high numbers of MVA survivors ending up on welfare and ODSP. It is a system where all of the insurer's disincentives have been removed from legislation – pre-judgment interest for unpaid victim costs, legal costs for victims when they hold their insurer to account and special awards when insurers behave badly are gone. This has emboldened insurers to take advantage of not only their customers but also the unsuspecting taxpayers.

Consumers rightly expect insurers to pay for recovery costs – that is the promise. They don't expect insurers to decide whether or not they need that care or to make their healthcare decisions. Patients make those decisions with their treatment providers. Insurers have taken traumatically injured Ontario patients down the road to privatized U.S. style healthcare where they are making the medical choices. This needs to stop – these are traumatically injured patients who deserve better. This isn't something Ontario consumers or legislators agreed to and it is an economic disaster for taxpayers.

It's time for insurers to come clean about where all the premium dollars have gone and why they continue to fail Ontario's injured MVA survivors. Will this government make that happen?