



## **FAIR Association of Victims for Accident Insurance Reform**

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### **FAIR Submission to: FSRA Proposed FY2023-2024 Statement of Priorities ID 2022-012**

Thank you for the opportunity to speak to the auto insurance issues facing Ontario consumers. FAIR is a grassroots not-for-profit organization of Ontario car crash survivors who have struggled with the current auto insurance system in Ontario.

We appreciate the continuing effort of the FSRA to focus on improving regulatory efficiency and effectiveness in an effort to better serve the public interest.

Our comments will be focused on auto insurance only.

Ontario's car crash survivors continue to have issues with excessive claims denials and the resulting bottleneck of cases continues at the Licence Appeal Tribunal (LAT) Auto Accident Benefits System hearings. This is the result of a failure to ensure there is accountability built into the claims system and the LAT itself is failing to provide accountability with too few sanctions but plenty of excuses for insurers behaving badly.

While the consumer profile is elevated in this FSRA document it is clear that the FSRA focus is disproportionately placed on rates and premiums and not on consumer satisfaction. It's hard to see how FSRA's intention to promote a "strong, stable, and resilient sector in which policyholders and consumers are protected and have confidence in the sector" is achievable with the lack of transparency around consumer complaint outcomes. The failure to provide information about insurer behavior protects the insurers' reputation and in that process it harms consumers and it discourages other claimants from bringing their concerns forward. It is consumers who need protection from insurer behavior, not the other way around.

It is good to see the acknowledgement of the multitude of privacy issues Ontario's policyholders face but we've seen no action or plan to combat the open-ended use of personal medical information that insurers gather and share with third parties during a claim. There are no checks and balances in the system and a clear pathway to protect tens of millions of Ontario drivers and their passengers is urgently needed. Insurers need boundaries to follow and those are the curbs consumers should already be able to count on.

It is encouraging to see the FSRA has acknowledged the many layers of global uncertainty Ontarians are experiencing. Ontario's injured car crash survivors face an increasing failure of confidence in the auto insurance product they've been legislated to purchase. In order to meet value for money expectations we hope that the Regulator will take measurable action to protect consumers with greater transparency and accountability through improved balance – consumers matter as much as insurers do.

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