



## Acquired Brain Injury Survivor Solutions

April 12, 2023

To: Senate Standing Committee on Social Affairs (SOCl)

Re: Bill C-22

Acquired Brain Injury Survivor Solutions (ABISS) is an advocacy group of brain injury survivors of automobile collisions who have experienced the auto insurance claim process firsthand. Ontario car insurance coverage is difficult to access and inadequate to address the financial challenges faced by traumatically brain injured (TBI) survivors

A recent MacMaster/ABISS survey of Ontario's brain injured claimants revealed that only 51% of TBI car accident claimants indicated they received any income replacement from their auto insurer. Brain injured car crash survivors are among those most deeply affected by inadequate disability supports that exist across the Province of Ontario and Canada.

We are very concerned about the financial implications of Bill C-22 if insurers are allowed to override any financial government compensation. Individuals with disabilities in Canada are already living under financial strain.

We strongly maintain that:

- Financial supports from the government should be enough to lift people of any age out of poverty.
- Financial supports must be protected without allowing insurers to undermine this compensation. Extended health, disability and auto insurance should all function separately and the individuals receiving disability benefits should have assurance that those are protected.

- Any process designed to support vulnerable persons of any age must be clear, objective, fair, and transparent. In our experience making individuals undergo lengthy assessments and disputes with multiple service systems adds insult to injury(see our film at [www.abiss.ca](http://www.abiss.ca)) and does more harm than good.

To that end, we as people living with disabilities, support the comments made by senator Marilou McPhedran regarding this bill as well as the submissions made by the Accessibility for Ontarians with Disabilities Act Alliance and FAIR (FAIR Association of Victims for Accident Insurance Reform).

While we applaud legislative action to support those living with disability, please consider Bill C22 in light of the need to both streamline processes and ensure financial support above the poverty line for people of any age living with disability.

Yours sincerely,

Ashley Tindall  
Candy Palmer  
Dave Gaylor  
Deanna Pelino  
Jackie Cribb  
Jon Connolly  
Julie Wynen  
Sheila O'Reilly  
Sheila MacDonald

