FAIR Association of Victims for Accident Insurance Reform

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ADDENDUM to:

FAIR submission to Senate Standing Committee on Social Affairs, Science and Technology (SOCI) on Bill C-22 dated April 11, 2023

Sent by email to: soci@sen.parl.gc.ca

FAIR supports the substitution of the word **'compensation'** in place of the current use of 'benefit' under 9 A: A **benefit under this Act** wording contained in the Submission of Steven Muller and Hart Schwartz (March 2, 2023 on page 1 https://sencanada.ca/en/committees/SOCI/briefs/44-1).

We support:

Compensation under this Act:

(c) cannot be retained by way of deduction, set-off or compensation under any Act of Parliament other than this Act or by contract, agreement, private insurance plan or similar instrument; and

The word benefit has some negative connotations in that it suggests that a person is getting something more than another person or receives an advantage over another individual. This creates an element of bias against the recipient. Use of the word compensation has a wider application in our courts and signifies that an individual is receiving what is due to them.

FAIR also supports the AODA submission of April 24, 2023 to the Senate SOCI and the comments by Mr. Lepofsky in his presentation to the Senate on April 27, 2023. Mr. Lepofsky's astute observations and recommendations in respect to the AODA's proposed amendments to strengthen Bill C-22 addresses some of the broader concerns that have been identified and the recommended amendments appear to fit within the C-22 scope and the framework of the legislation.

We are also encouraged by Senator Arnot's comments on April 27 in respect to the need to include some details around the right to an appeal process for C-22. Our earlier submission speaks to the dire situation for tens of thousands of Ontario's injured car crash survivors when a break-down in a fundamental right to a fair and timely hearing becomes an access to justice issue.

Thank you for the opportunity to express our views on this important Bill.

Rhona DesRoches, Chair
FAIR Association of victims for Accident Insurance