



FAIR Association of Victims for Accident Insurance Reform
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Open letter to Ontario's MPPs:

A recent Canadian Press investigation — **Odds 'stacked' against car accident victims who take benefits disputes to Ontario tribunal** — has exposed serious dysfunction at the Licence Appeal Tribunal (LAT), the body Ontario crash survivors depend on when insurers deny their claims. FAIR urges you to take action.

The Problem

Each year, 16,000–17,000 injured Ontarians end up at the LAT. The core issue is not simply that the tribunal is slow — it is that too many claimants are being wrongfully denied in the first place. The root cause lies much earlier in the claim process: the insurer-controlled Independent Medical Examination (IME/IE) system.

Before an injured person can access rehabilitation, they must ask permission from their insurance company to get the treatment they need and ultimately submit to a medical examination chosen and paid for by their insurer. This IME/IE report (often biased and of poor quality) then becomes the primary evidence used against them at the LAT after the insurer denies their claim. The insurer spends more money assessing claimants than treating them — a system that is structurally biased against recovery.

The Consequences

- Injured people lose treatment momentum, financial stability, and faith in the system.
- Unpaid claims shift costs to OHIP and ODSP — meaning taxpayers pay when insurers don't.
- Insurer denial costs are passed on to all Ontario drivers through higher premiums.

The Solution

FAIR has published a detailed reform plan: Review of Insurer-Independent Medical Examination Providers and Reform Options. It proposes meaningful IME/IE accountability that would:

- Produce unbiased, medically sound, fit for purpose reports that serves patients and insurers.
- Reduce the volume of LAT filings by addressing denials at the source.
- Improve claimant outcomes and reduce system-wide costs.

This affects every Ontarian. Any one of us — or someone we love — could be caught in this system after an accident. We urge legislators to act now, before the system fails someone close to you.

Respectfully,

FAIR (Fair Association of Victims for Accident Insurance Reform)

FAIR – supporting auto accident victims through advocacy and education

Key References

Odds 'stacked' against car accident victims who take benefits disputes to Ontario tribunal, lawyers say

<https://toronto.citynews.ca/2026/04/21/odds-stacked-against-car-accident-victims-who-take-benefits-disputes-to-ontario-tribunal-lawyers-say/>

Review of Insurer-Independent Medical Examination Providers and Reform Options

<http://www.fairassociation.ca/wp-content/uploads/2026/03/Review-of-Insurer-Examination-Companies.pdf>

Insurers fighting injury claims hire doctors slammed for shoddy work as key medical experts

<https://www.cbc.ca/news/health/insurance-medical-legal-experts-injury-1.7382872>

2025 HCDB Report

<https://a.storyblok.com/f/339220/x/860ed136a5/hcdb-standard-report-2025h2.pdf>

Pg 38 shows insurers spent between \$1,211 and \$1,360 for Minor Injury (MIG) treatment (2025)

Pg 41 shows insurers spent between \$2,504 and \$3,433 for insurer medical assessments (2025)

[ONTARIO TRIAL LAWYERS ASSOCIATION Expanded LAT AB Decision Data September 19, 2025](#)