



## **Canada Insurance News**

**<http://cinsurancenews.blogspot.ca/>**

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## **Submission Ontario Auto Insurance Three-Year Review**

Attention:

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This Open Letter is intended to provide some incite from a victims perspective, and to educate decision makers.

**Submission to the Ontario Auto Insurance Three-Year Review.**

**By Canadian Insurance News**

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Brief Personal History:

I have a unique perspective to offer in regards to the insurance industry as I have been in the insurance system since a fatal crash that was not my fault back in 2007.

I am a white male, born in Canada with roots going back to 1670. Before the fatal crash in 2007 I was a 3rd generation truck driver. My jobs included hauling almost every produce, and commodity imaginable. I was a professional driver at the top of my profession with a perfect driving record. We proudly display a Canadian flag on our back, and front lawn. My family and I are law abiding members of the community with no criminal records.

Brief History of Crash:

I was coming home from work travelling on a narrow country road I used often. When I was about 60 feet from the crest of a blind hill, suddenly there were two cars travelling towards me, side by side, one car was in my lane. There was no where for me to go !...

The teenage boy was speeding and passing on a blind hill and solid double line. He hit me with his car at over 102km/hr; taking off the front wheel, sending me rolling 8 times, and into a tree. I was trapped upside-down. The airbag went off in the side of my head at a force 2/3's more powerful than that of today s cars. I had used the steering wheel to block my face from the crash. As a consequence my head was placed sideways in the steering wheel at the time of impact, and at the time of air bag detonation. Unfortunately the teenage boy died in the crash as he hit another car and a cement barrier. Remarkably his passenger survived.

Pictures of the 3 car fatal crash are available online at: <http://survivingacollision.blogspot.ca/>

## Recommendations

You already know of the insurance industry practices, so I shall not reproduce them here in detail and tell you what you already know. I shall not lecture you on the way injured victims are treated following a crash. You can search online for that.

The dark side of the insurance industry world must be quite annoyed by what I would call “heroes for injured victims”. For example, you are probably aware of articles by Alan Shanoff ( <http://www.torontosun.com/author/alan-shanoff> ) . He has written numerous articles that will give you information on how injured victims are treated by insurers.

Further reading will eventually get you to the Fair Association of Victims for Accident Insurance Reform site at: <http://www.fairassociation.ca/> . There you will find yourself in information overload as to the victims movement for Insurance reform. I am a member myself. If you are an insider in the insurance world and continue to search you will find yourself at <http://williehandler.blogspot.ca/> , <http://www.canadianunderwriter.ca/> , <http://otlablog.com/> , <http://www.lawyersweekly.ca/> , <http://www.torontoinjurylawyerblog.com/> , and much more, including my Surviving a Collision Blog, and Canadian Insurance News.

On my Surviving a Collision Blog you will find yourself in my CPP Disability benefit application nightmare. I applied for the Disability benefit back in 2008 a year after the fatal crash of 2007. I continue to fight for Disability benefits to date. I think you can imagine what my letters to Service Canada have been like while they continue to deny my family a benefit that I am clearly entitled to. Some of the letters are posted on the Surviving a Collision Blog at <http://survivingacollision.blogspot.ca/> for your viewing.

If you require more information on the insurance world you can go to the Canadian Insurance News twitter stream at: <https://twitter.com/Cinsurancenews> . It was created for the purpose of communicating, and providing information.

I have recently read a sad story about another victim of insurance. His story is similar to mine but one of the differences is that I wont try to hang myself. His story serves as a template for insurance practices that a common, and gives you a glimpse into insurance victims lives. You can read the article at : *Life can change in the blink of an eye*

<http://www.thespec.com/opinion-story/4363491-life-can-change-in-the-blink-of-an-eye/>

or at Canadian Insurance News at:

<http://cinsurancenews.blogspot.ca/2014/03/life-can-change-in-blink-of-eye.html>

I used to wonder why something as simple as insurance has gotten so very, very, out of control. Out of control insurers, out of control profits, out of control wordhirlings, out of control pay-for-hire doctors. I have witnessed what they will do to protect their industry full of deceit, it disgusts me.

When I was a trucker I delivered almost everything. I met a lot of people. Most of the people that I met were honest and hard working. Most of the people that I have met in the insurance world are dishonest and uncaring.

I am old enough to remember when there was help for the injured. Doctors even came to your house to treat you back in the 60s. Now the insurance company hires people to abuse an innocent crash victim for profit, and the system is setup to treat a injured crash survivor like they are dishonest, just like the insurance world is.

If it were not for the crash I could go back to my world of Professional Driving, and working with honest and hardworking people. But I am stuck with advocating for insurance reform and my ongoing Social Security Tribunal appeal that they can delay for another year.

Thanks to denials by the insurance system I now have enough contacts and information to share with the world, so that maybe, someone, will fix the insurance system, so that it does not destroy anymore lives, and does what its suppose to do, and what we pay for. Then I can not spend every waking hour thinking about the injustice we live in. Waiting for the money to run out from what little we received from the forced settlement during the FSCO backlog. When justice disappeared because of insurance greed, and look-the-other-way politicians and Doctors.

Our insurer that we paid for decades cut off replacement benefits just prior to mediation. Sound familiar? It should. Its common for the insurer to bleed you dry so you must sign on the dotted line. Huh, justice, where did it go, and how did a product that makes billions of dollars be allowed not to pay the contract of insurance obligations, conveniently, to serve their version of justice.

If you are serious about fixing the insurance system you can start by reducing the fraud that insurers do by sending a message to them. Start by penalizing them for their crimes. If I had my way they would be in jail for what they are doing to innocent injured victims.

Thank you for this opportunity to communicate with you and express my views.

It is unfortunate that you don't hear from enough crash-insurance-victims. An obvious assumption would be because they can't. Or they just give up. I understand why, I'm exhausted from trying to receive what should have been automatic, and from being prosecuted for no crime for the last 7 years of my life.

Looking forward to hearing from you or anyone in this regard. Thank you.

Sincerely,

Administrator,

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