ABISS

Acquired Brain Injury Survivor Solutions

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[abiss.ca](http://abiss.ca)

June 26th, 2021

FSRA

Mr. Mark White, Chief Executive Officer

25 Sheppard Avenue West

Toronto, Ontario

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cc:

Tim Bzowey, Executive Vice President, Auto/Insurance Products

Ruth Wilcock, Executive Director, Ontario Brain Injury Association (OBIA)

Melissa Vigar, Executive Director, Brain Injury Society of Toronto (BIST) and Co-Chair OBIA Ontario Advisory Council (OAC)

Teryl Hoefel, Executive Director, Brain Injury Association of Peterborough Region (BIAPR) and Co-Chair OBIA (OAC)

Terrance Kernaghan, MPP London North Centre, NDP Critic, Government Services and Consumer Protection

Mike Schreiner. MPP Guelph, Leader of the Green Party of Ontario

Robin Martin, MPP Eglinton-Lawrence, Member, Standing Committee on Social Policy, Member, Standing Committee on Government Agencies, Parliamentary Assistant to the Minister of Health

Peter Tabuns, MPP Toronto-Danforth, Chair, Standing Committee on Estimates

Joel Harden, MPP Ottawa Centre, Member, Standing Committee on Social Policy

Andrea Horwath, MPP Hamilton Centre, Leader Official Opposition

Steven Del Duca, Leader of the Liberal Party of Ontario

Doug Ford, MPP Etobicoke North, Premier of Ontario

Rhona DesRoches, Chair  FAIR (Fair Association of Victims for Accident Insurance Reform)

Laurie Davis, Executive Director, Ontario Rehab Alliance (ORA)

John Karapita, CEO Ontario Trial Lawyers Association (OTLA)

Gurratan Singh, MPP Brampton East

Chris Glover, MPP Spadina Fort York

Hon. Christine Elliot, Minister of Health, Deputy Premier

Hon. Peter Bethlenfalvy, Minister of Finance

Catherine Fife, NDP Caucus Chair, Critic, Finance & Treasury Board

Robert Cribb, Investigative Journalist, The Toronto Star

Kathleen Tomlinson, Investigative journalist, The Globe and Mail

Neil Ballantyne, City Editor, Kitchener Waterloo Record

Guelph Mercury Tribune

Hamilton Spectator, Managing Editor

Jennifer Brown, Editor, Ontario Insurance Adjusters Association

Christopher Bartlett, President, Canadian Independent Adjusters’ Association

Dear Mr. White,

Having worked to help make changes to the auto insurance system for years now and following our meeting with your staff on September 23, 2019, we were hopeful that with the establishment of FSRA that we would begin to finally see some progress. Yet as we read the FSRA Quarterly report, we once again are struck by what we **don’t** see being addressed in regard to the treatment of clients by their insurers.

ABISS consists of a group of survivors of traumatic brain injuries who have evolved into an advocacy group and while all of our stories are individual ones, there is much that we have in common. One of our common experiences was the unexpected difficulties we faced with our auto insurers following our injuries. Our concern is not the cost of our policies but with the unacceptable treatment we received from insurance doctors, lawyers and other representatives and their lack of compassion and respect towards us during the most difficult time in our lives. Yet after an ongoing battle to bring awareness to this situation, every organization or individual vowing to change the insurance system only ever addresses one thing. The money.

We keep hearing about the cost of insurance and about the proliferation of fraud to justify that cost and that government officials will work to help us with that problem. This is not what we have been asking for, yet nobody is listening.

Why isn’t anybody addressing the delivery of that service that we have so dearly paid for when we so badly need it following a life altering injury. Why is there nobody listening when we tell them that the insurance system is an industry giant in the business of making money and that they are not concerned about the well being of those who have had the misfortune of needing their help? Help they had been assured of when they paid their premiums.

Following critical injuries, nothing you had in the world is the same anymore. There may be years of both physical and emotional rehabilitation and lifelong deficits. You are financially strained because you have been unable to return to work, you have had to let go of goals and dreams, career hopes, your social network has shrunk and you are faced with mood disorders, depression and the impact of the trauma on not only you but your loved ones. Then adding insult to your injuries, in order to receive the necessary funds and therapy to help put your life back together, you are confronted by abusive tactics, denigrating and disrespectful treatment by the insurers lawyers and doctors whose goal it is to paint you as a malingerer or fraud. Despite boxes of medical evidence and the report of a team of your own doctors and therapists you are assumed guilty and treated accordingly. Surveillance, the invasion of your personal life and that of your family and the exhausting repeat examinations by doctors paid by the insurance company adds yet another stress to those you are already facing. These demands hinder rather than help you with healing.

So why don’t you care about that? Why doesn’t anybody want to tackle the systemic abuse by this industry giant on we the people? Why is there not a high standard for how injured people are treated and who is going to protect them?

Could somebody please for once take the time to look deeper. Listen to us, read our stories, look at our survey, and watch our video. Take the time to ask about this part of the industry that you are responsible for overseeing. We have looked at your site many times and if in fact if you are making an effort to do this, we cannot find where it is and would appreciate some clearer direction as to how you are planning to help.

Sincerely,

per ABISS

Survivors of Traumatic Brain Injury

Dave Gaylor

Deanna Pelino

Ashley Tindall

Julie Wynen

Jon Connelly

Sheila O’Reilly

Jackie Cribb