




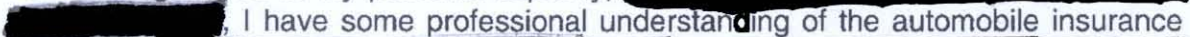

July 14, 2008

Via E-mail 5YearReview@fsco.gov.on.ca

Mr. Willie Handler
Senior Manager
Automobile Insurance Policy Unit
Financial Services Commission of Ontario
5160 Yonge Street
15th Floor, Box 85
Toronto, ON M2N 6L9

Dear Mr. Handler:

Re: 5 Year Review

I understand there is a 5 Year Review being conducted of Part VI of the *Insurance Act*. I am writing to you in my personal capacity, 
, I have some professional understanding of the automobile insurance industry.


I am writing to you to express my concern regarding the \$30,000 deductible.

THE DEDUCTIBLE

The \$30,000 deductible imposes a significant barrier to justice, particularly for injured workers from immigrant and low income communities. Many of these people work labour-intensive jobs, do not have access to disability insurance, and have few, if any, savings to assist them through difficult times. They often force themselves to work through injuries because of economic circumstances.

As such, a \$30,000 deductible for pain and suffering essentially penalizes innocent victims at the expense of the tortfeasor. I also believe that the deductible discourages people who have legitimate claims from pursuing their remedies.

Fundamentally, in a free and democratic society, it seems somewhat incongruent that our legislation protects tortfeasors at the expense of victims of automobile accidents.

I would strongly recommend a significant reduction to any deductible on personal injury general damages.

Thank you for your attention to this matter.

Yours truly,

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