

# Ontarians have the Vote!

RIGHT SIDE OF THE LAW

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The provincial government is about to change our insurance regime yet again. One of Dwight Duncan's legacies has been slashing benefits for those injured in a motor vehicle accident from \$100,000 to \$50,000 and for minor injuries \$3,500.00. He has left behind the next cuts that will likely be implemented by Kathleen Wynne's new regime. What might you ask are they going after now? Well that would be catastrophic injuries. Those people who are most seriously injured in the accidents will be facing even greater hurdles and further cuts.



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The problem is no one seems to care until this happens to them. However, we stand by idly while our premiums have yet to decrease and the insurance companies are making record profits. In response to these record profits since the last legislative change in 2010, our government has decided to cut benefits again and help out the insurance lobby one more time.

Here are some numbers to digest:

**2 Billion** – How much payouts for accident benefits claims have reduced by since the legislative changes in 2010, according to Andrea Horwath;

**0** – That is the amount of lawsuits allowed for pain and suffering in Ontario if your injuries are minor, compared to virtually every other province where lawsuits are allowed (even if they have restrictions attached);

**\$25,000** – The amount the Insurance Bureau of Canada gave to each of the front-runners in the Liberal leadership campaign

including Kathleen Wynne.

**0** – Panels into how the insurance companies are adjusting claims and discussions of more stringent sanctions on bad faith when the Insurance companies fail to service the consumer.

It is easy to blame the greedy lawyers or the fraudsters every time we strip away the rights of Ontarians. I am asking people to look beyond their pre-conceived notions and imagine they have a relative, friend or loved one seriously injured. Ask your local representative what will their party do once in power.

We Ontarians may not have the financial clout but we do have the vote. Let's exercise it carefully. ■

*Sandra Ziskind provides an educational article for viewing, it should not be construed as legal advice. If you need Legal advice, please contact a lawyer or Sandra Ziskind at 416 850-PAIN*

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