



May 25, 2022

Mr. Steven Del Duca, MPP (Vaughan-Woodbridge)
Leader, Ontario Liberal Party
Suite 404, 344 Bloor St. West
Toronto, ON
M5S 3A7

Dear Mr. Del Duca,

We are writing to you today on behalf of the Coalition of Health Professions in Auto Insurance (the “Coalition”). We appreciate your party’s commitment to reducing the costs of automobile insurance rates, and improving accessibility and fairness in the auto insurance sector. As representatives of health care professionals who provide direct care for injured claimants, we feel it is vital to share several areas of existing and emerging concern that are having a troubling impact on consumers and claimants.

The Coalition was formed in 1990 and represents eight regulated health professional associations¹, which, in turn, represent over 40,000 regulated, front line health professionals involved in the assessment and treatment of Ontarians injured in motor vehicle accidents (MVAs). The Coalition has an important and unique multidisciplinary perspective on the needs of claimants and consumers in this system, and we have been honoured to represent our member associations and share our perspectives with the Financial Services Regulatory Authority of Ontario (FSRA) presently, its predecessor, the Financial Services Commission of Ontario (FSCO), and the Ontario Ministry of Health, over the past decades.

We believe it is a critical time to connect with you on current barriers that are impeding the ability of Ontarians within this system to access the timely and comprehensive health care they deserve.

The issues and solutions we would like to discuss with you relate to the following:

- the need to safeguard access to timely and robust medical rehabilitation accident benefits, at a time when the COVID pandemic is overburdening Ontario’s health system

¹ The 8 Health Professional Associations that comprise the Coalition are the Ontario Association of Social Workers (OASW), the Ontario Association of Speech-Language Pathologists and Audiologists (OSLA), the Ontario Chiropractic Association (OCA), the Ontario Dental Association (ODA), the Ontario Physiotherapy Association (OPA), the Ontario Psychological Association (OPA), the Registered Massage Therapist’s Association of Ontario (RMTAO), and Ontario Society of Occupational Therapists (OSOT).

- the government's long-standing commitment to restore the \$2 million benefit for catastrophically injured patients
- the need for expanded coverage for non-catastrophically injured patients
- the long-standing backlogs at the License Appeals Tribunal and the Market Conduct Branch
- optimizing stakeholder engagement in principle-based regulation of the auto insurance sector.

As such, we would like to request a meeting with you and your team at your earliest convenience to discuss the above. The purpose of the meeting would be to discuss how to improve the auto insurance product and ensure a sustainable and viable auto insurance system.

We look forward to hearing from you and thank you for considering this request. Please do not hesitate to connect with us, should you have any questions or require additional information.

Sincerely,

Dr. Moez Rajwani and Ms. Dorianne Sauvé, Coalition Co-Chairs