
Sent: Monday, August 20, 2018 5:26 PM
To: Insurance Review
Subject: Insurance story

I saw an ad today taken out by the IBC that told me to share my insurance story because "little accidents shouldn't mean we all pay big bucks!" So I thought I would share it.

In December of 2016 myself and my partner were returning from work, driving home when a careless driver hit us at a stop sign. No real major damage was done to either car, with mine needing repairs of about \$600, but the real damage wasn't to my car, it was to my passenger.

Although we were stopped fully and the impacting car was travelling likely less than 20 km/h, my passenger was jerked by the collision in such a way that her neck and back were injured. After visiting a doctor she was prescribed numerous medications, as well as physio and massage therapies. As I write this right now, her treatments still continue, almost 2 years later.

The affect of this accident was not a major visible injury or a written off car, but instead long lasting pain that has drastically changed both of our lives. Once able to hike together, stay up all night and work hard all day, we're left with nothing but those memories. To look at pictures and sometimes even her public face, my partner wouldn't seem like she is suffering, but the truth is much different. Taking pills several times a week, attending therapies to just get to 'normal' for a few hours, and being in so much pain, after a light days work all you want to do is sleep is her new normal. We've hiked once since the accident, and still could only make it a few hundred feet before turning back. She spends the majority of her time home in bed with pillows, an expensive TENS machine we bought out of pocket as a means to attempt pain relief and struggles to stay awake while waiting for supper. While a day's work used to be met with a relaxing evening, even a little exertion means she's going right to bed.

Talking to her medical team, the outlook isn't great. It's not expected she'll ever return to where she was and likely will only ever see at best 80%. She's young and has her life ahead of her, but as it sits now, that life is looking pretty flat. Looking at other provinces where injury caps for soft tissue or "non major" injuries have been put into place, I shudder to think what a life is worth. The thought of knowing that our lives were irreparably changed for the worse and will only be compensated with a few thousand dollars turns my stomach. The cost of a year's worth of physio is more than \$3000, so we'd be looking at just over a year's therapy as compensation for something that will affect the rest of her life.

While I am not educated in the industry enough to rebut claims made for or against the benefits of caps to insurance profits and therefore theoretically the cost of premiums, I know that I cannot support a measure that means people are left to suffer because their settlement was capped at a miniscule number, equal to only a few years' premiums, all in the name of corporate profit. Removing talk of pain and suffering and other non tangible costs, looking at the cost of a lifetime of physio, massage, medication and associated equipment means that even then a proposed cap would still put barriers between the injured and a hope at a normal life.

Given neither of us make good money and both of us carry fairly large debts from school, the thought of having to come up with \$3000 or even more out of pocket each year for medical treatments just to maintain less than good is terrifying, because I know we don't have that money in our budget. That means sacrifices, no vacations, no eating out, no extras, all because someone else was careless. This punishes those who have less significantly more.

I wanted to share my story to put a face to what a "little accident" can do to someone's life and how capping compensation can destroy their life. I hope this email finds you well and ensures that the PUB does the right thing