**Draft letter to your MPP**

**Please note the following is only a suggestion for a letter to your MPP, which you may use all or parts of if you wish.**

 Your Name

 Your Address

 Your email

 Your phone number

Your MPP’s name

mailing address

I am writing to you with my concerns about our current automobile insurance system.

Our current system is one that is not focused on patient health but on industry profit. Automobile insurance is mandatory and we pay our premiums faithfully with the hope we will never need to make a claim but with the assurance, that if we do, then we will be covered. We believe, because we have been promised, that our insurance providers care about our well being and they will make sure that health needs and income replacement will be taken care of so that we can focus on recovery.

However, regardless of how much evidence their is outlining a persons needs following injury, they are allowed to challenge those findings and require you to submit to multiple, expensive and tiring examinations by their own ‘doctors’ and subject a person - and their families - to invasive surveillance and aggressive lawyers, with an aim to reduce in any way they can, fulfillment of their obligation to you.

The current system is complicated and cannot be navigated by most individuals. For those facing traumatic and life-altering injuries, particularly with a traumatic brain injury, where comprehension, judgement, memory, mood and energy may all be compromised, it is even more difficult.

Following a serious or life threatening injury people are in a vulnerable place and facing great challenges and loss. For those people to then have to deal with an adversarial process rather than concentrate on rebuilding their lives and their health is not acceptable. Taking advantage of people’s vulnerability is not only unconscionable but something we typically call abuse and it is time to start asking for accountability from the insurance industry when it comes to patient care.

I am a supporter of the group ABISS (Acquired Brain Injury Survivor Solutions) and their efforts to bring awareness to and fix the problems within this industry. We need to make patient welfare a priority again. I ask that you take the time to review their personal stories, their recommendations and watch their video at [abiss.ca](http://abiss.ca), then take a stand to help rectify this problem.

I look forward to hearing from you on tithes matter.