

**From:** [REDACTED]  
**Sent:** July 08, 2008 9:47 AM  
**To:** 5 Year Review  
**Cc:** Irinaldi.mpp.co@liberal.ola.org  
**Subject:** From an Ontario resident: comment for submission for 5 year auto insurance review

Mr Handler:

My name is [REDACTED] and I live in [REDACTED] Ontario.

My input is as follows:

My wifes vehicle was "written off" in December 2007 (no injury and not her fault).

Had she been alone with her fight for fair compensation, the insurance company would have paid out only 62% of what I eventually arm twisted them to cough up.

The solution we wanted: fix her mint condition (photos available on request) '95 Accord EXR so she could continue to drive it as planned for 5 more years (to her retirement).

The current system solution: observe that the air bags were deployed, consult an arbitrary book of "values", waste a valuable resource and force my wife to pay out of pocket for a newer Accord.

If my wife had been one of the working poor (or middle class just scraping by), the loss of the vehicle would have meant the probable loss of a job as there was no way to replace what she had without significant out of pocket cash.

Proposed solution: To prevent people of limited means who operate older vehicles from experiencing a sudden financial disaster due to a car crash (and who do pay for and carry collision coverage so as to be "covered" from a disaster), there should be a consumers "right" to have the vehicle repaired to its pre-crash state.

The current practice of getting a few dollars from the insurance company and having to sink into debt to replace a "valueless" car is a moral crime.

The written off vehicle is not "valueless" as it is still being used, safely, on a daily basis to put bread on ones table.

In this era of diminishing resources and the need to reduce/re-use/recycle, it was appalling to watch a perfect condition vehicle (with repairable damage) that had attained a life cycle fuel economy of **9.023L/100 km** (31.306 MPG) (spreadsheet figures available on request) be disposed of because it was in the insurance company's financial interest to do so.

In an effort to reduce CO2 consumption, the ethos of "well-head to wheel" energy consumption/pollution must be embraced by ALL industries.

The morally/ethically correct solution to my wifes situation would have been to repair the car and let her continue to use the energy that had been expended in its manufacture for another 5 years.

Thank you

[REDACTED]

[REDACTED]