

Alberta,
Canada

Dear

I am writing today because I am concerned about potential changes to Alberta's automobile insurance system. Proposed changes being considered by the government-appointed panel to have a form of no-fault insurance system in Alberta heavily benefit insurance companies instead of consumers.

Any form of no-fault insurance gives insurance companies too much control and will not save Albertans money. Many Albertans are familiar with the Workers Compensation Board (WCB). Under no-fault auto insurance, private insurers take on the role of WCB. Insurance companies cannot be trusted to care for injured Albertans in a WCB-style, no-fault system, where profits take precedence over Albertans. Albertans understand the drawbacks of the WCB system and do not want another WCB for auto insurance run by private insurers. All the savings generated by reducing compensation to those who get injured will simply go to insurance company profits.

In this sense, any form of no-fault system would mean Albertans still have to pay more in premiums, only to get less insurance coverage. Potential changes would limit compensation for pain and suffering for injuries including concussion, PTSD and chronic pain. Why are any changes needed anyways - are insurance companies unprofitable? Are injury claims rising? No. The facts are that injury claims are dropping, even with more drivers on the road, and insurance industry profits totalled more than \$2 billion last year. The industry is just looking out for itself and campaigning to ensure consumers like me get less if I have a claim.

Our government was elected to reduce regulations and protect the rights of Albertans. We shouldn't be adding more regulation just to pad insurance industry profits at the expense of Alberta consumers. That's not what our government was elected to do.

Alberta's insurance regulations are meant to be fair to both insurance companies and consumers. As a concerned consumer, I encourage you to stand up for fairness and say "no" to the insurance industry lobbyists who want to regulate my rights away for their profit.

Sincerely,