
From: Steve Major
Sent: Sunday, September 16, 2018 11:06 PM
To: Insurance Review
Subject: Family Doctors Viewpoint

Dear PUB,

I am writing this emailed to you to express my concern with regards to the recent hearings which are being held to assess whether there should be a limitation on claims for soft tissue injuries in motor vehicle accidents. I have been working as a family physician for the past 23 years in Newfoundland.

I feel that the rate of accidents in this province is high particularly based on the reckless driving behavior I see on a daily basis driving in St. John's.

That being said, I have seen too many patients with chronic pain after being involved in motor vehicle collisions, to dismiss the validity of their injuries. I have many patients that I follow on a regular basis, with chronic neck and back pain from soft tissue injuries, for many years after they have been involved in an accident, and have settled their accident in litigation. Contrary to the propaganda of the insurance companies, I would like to express that at least 80% of patients I see in my practice with soft tissue injuries, that have chronic pain, continued to have the symptoms long after they have received financial compensation from a litigation. The vast majority of patients I have, would rather not receive any compensation and be able to be pain-free. Since that situation does not exist, some financial compensation for their injuries is necessary. Regardless of the decision that the public utilities board makes, and regardless of whether compensation is limited, I predict that I will continue to treat many patients with chronic pain from soft tissue injuries related to motor vehicle accidents. These patients are not malingering, these are not patients who wish to be disabled, these are not patients simply seeking some financial compensation, these are real people that once injured end up with chronic pain, despite an active and comprehensive treatment program. The insurance industry has promoted a fallacy that these patients are not injured and do not require compensation. The reality is quite different. I strongly impress upon you to carefully consider any decision that you make that limits the compensation legitimate patients can receive for injuries they sustain in motor vehicle accidents that are not through any fault of their own. I would rather continue to pay high premiums to ensure that patient's receive appropriate compensation, despite the fact that I know that many of them will continue to require my ongoing medical treatment for many years subsequent to any settlement. Please take due consideration for any decision that you make and the potential impact it may have on thousands of unfortunate victims.

Yours sincerely,

Stephen Major
MD, CCFP, FCFP

Sent from [Mail](#) for Windows 10