

## People's Forum

### Auto insurance policy questioned

Editor's note: The following letter was released to the Halton Hills Herald for publication.

Dear Mr. Duignan:

Subject: Your recent article: Public Auto... Goal of NDP.

Let me state up front that I do speak from a particular bias, having spent my entire working career, almost 34 years, in the general insurance business. Nevertheless I don't feel that invalidates the following comments.

The very first point you make is that of the "soaring" profit made by the industry following introduction of the Liberal no-fault plan. Any profit at all in 1990 over the \$403 million loss in 1988 or \$294 million loss in 1989 can of course be described as "soaring."

On gross sales (premiums) of over \$4 billion, what would you consider a fair profit? You also neglect to mention that whatever premiums a company choose to charge they must first be approved by a government body, the Ontario Insurance Commission. In fact, a company cannot even reduce their rates without the approval of said commission.

You go on to state that the NDP approach to auto insurance is based on the principle of "what is in the best interest of the people of Ontario."

Speaking now purely as a citizen of Ontario and not as an employee of an insurance company, another government bureaucracy is far from my best interest. I need only cite the Post Office or the Workers' Compensation Board as examples and rest my case. However, anyone who was living in British Columbia during the Insurance Corporation of British Columbia strike of 1975 or 1980 would certainly be additional testimony against a government monopoly. The Insurance Corporation of B.C. is often touted as the ideal of government insurance yet it has had to be subsidized from the public treasury to the tune of \$181 million - money which has never been paid back.

You suggest that the government will set up a "driver owned" insurance company. Yet, Ontario's largest auto insurer under

the current set up is the Co-Operators which could presently be described as "driver owned." The fact that not all drivers choose to insure with the Co-Operators indicates that freedom of choice is highly important to many.

You indicate a government dissatisfaction with the legislation of Bill 68, threshold no-fault auto insurance. The Insurance Bureau of Canada has been monitoring closely the public's reaction to no-fault and in general the reaction is positive. Whatever, flaws exist, and it is not uncommon that as with any new system there will be some, the government is empowered to correct them through the Ontario Insurance Commission.

You justify the need for Government run insurance on the basis that it is the law to have auto insurance, therefore it shouldn't be left in the hands of free enterprise. It is also illegal for a person to appear in public nude; should the government then take over the entire clothing business? While it's now law that I eat, it is a necessity. Why doesn't the government take over food production and distribution? Why not banks? Why not everything? Where does it stop?

Now, about your points about the government keeping costs down.

Reinsurance never comes into play when dealing with Private Passenger Auto Insurance. Is the NDP really concerned about saving premium dollars for those few really big corporations where the level of risk is so high that reinsurance is a factor?

Currently little cost is associated with the actual risk selection and underwriting of Private Passenger Auto Insurance. What is driving the costs are claims, and in the past, the legal costs associated with settlement of these claims. Costly underwriting is again more a factor of insuring the larger more complex commercial fleets. Private passenger costs are limited to the clerical functions of entering the data from the application into a computer system wherein it is then automated.

You state that private insurers

are unfairly placing many drivers in the Facility Association. While it is true that there are some drivers in the Facility Association that should rightly be written on the insurance company's books, the government established legislation does not give the insurance companies the choice of putting a risk into Facility Association, or not. The choice rests within the jurisdiction of the insured's agent. Perhaps the legislation needs to be changed.

Sure there is a redundancy of computer systems, etc., although personally I believe a single system to handle Ontario's 6 million drivers and 5.3 million vehicles would be unmanageable. But in any case such an argument could be extended to any facet of society, e.g. why do we have so many layers of government?

The auto insurance industry spends very few dollars on advertising and I cannot believe that a government run bureaucracy can or will reduce administrative costs. As to the inter-company paper shuffle and effort in settling a claim involving more than one insurer, reductions of that nature were in fact implemented by the effect of "No fault" which it would appear the NDP does favor.

Finally, after reading your article about how much was wrong with privately run auto insurance, it can't be all bad, as you state the NDP will be studying the operation of those same private insurers to adopt those aspects that would be an asset to the public plan.

Regardless of how often I read government statements as to how they are keeping an open mind on the subject and are listening to the comments of all parties concerned, the general impression seems to be, "don't confuse us with facts." A government run auto insurance plan is a basic tenet of the NDP government and will be implemented regardless even if that means taking precedence over issues such as the state of the economy or the environment.

Respectfully yours,  
R.M. Shepherd,  
Georgetown.

### Seniors angry at town council

Dear Editor:

It seems the next municipal election is to be fought on the backs of seniors. There it is for all to see. The seniors centre is deleted from the Capital Budget Forecast and councillors protect themselves by saying "Staff deemed the centre too expensive to be considered," ref. The Herald, February 23rd, quoting Pam Johnston. It is rather strange that it is deleted considering the fact that it never was in a capital forecast. This perhaps illustrates the devious meanderings of political minds, at least the political "minds" that we are burdened with in Georgetown. Perhaps it is included and deleted in the same document to demonstrate what might pass for steadfastness in the face of a popular issue. Are our politicians saying "No, we must hold the line on taxes"? Perhaps we might get this in the budget for 1996 or 1997, says Mayor Miller, ref. The Herald, February 23, 1991 - in time for his retirement?

Speaking for the Association, I must say we are very disappointed, and I think I can speak for the Board of Directors and say we are not surprised. We noticed the reservations of some councillors when we made the presentation to the Council last May. We noticed recently a reluctance in some councillors to look us in the eye. At least to their credit, there is shame, but we

deplore the lack of openness on the part of the Council.

After all, there is a demonstrated need for seniors centres in Georgetown and Acton. Council demonstrated it themselves when Councillor Rennie conducted a survey of seniors on this topic in May of 1988. The prevalence of seniors centres elsewhere was also demonstrated about the same time by John Forestell, conducting a survey of other municipalities in Southern Ontario. Let the Halton Hills councillors face the results of their own studies, come down out of their "Taj Mahal" and meet with us in good faith to discuss how we can jointly make seniors centres a reality for Georgetown and Acton.

Unfortunately, we are not sure we have sufficient faith to work on this jointly with the present team of councillors. Perhaps we have to postpone progress until next year. In the meantime it is the Board's intention to proceed on the course it has set; to: develop public awareness and support; raise funds wherever it can; and engage in political action to the extent necessary.

We in Halton Hills need a little joy from our tax dollars. There is surely none in the Capital Budget Forecast.

Sincerely,  
W.L. Mellish, President,  
Georgetown and District  
Seniors Association.

### Gori questioned

Dear Editor:

It is interesting to see that Giuseppe Gori thought that I was "enough stimulated" by his letter to reply to it. That is true, yes. But I was under the impression that he was stimulated to respond to my previous letter of January 23. He suggests that this might be the beginning of dialogue. I was pleased the Giuseppe agreed with three of the five points I made on my wish list, but was not at all surprised on the stance he took on abortion.

The feminist writer, Adrienne Rich, in her book *Of Woman Born*, makes the point that in a world where women could have complete charge of their own sexuality. (Note that this idea is quite different from the words "sexual liberation" Giuseppe uses in his letter), abortion would not exist. No woman could conceive a child only to abort it. Her free-from-pressure decision to bear a child would be taken responsibly, in the knowledge that she was making a serious lifelong commitment to that child's nurture into responsible adulthood. She would see her child's life as infinitely precious.

But we do not live in a perfect world. Now, many women are forced into unwanted pregnancies, by rape, or a husband's desire for a son, or ignorance, or state coercion, or church teachings. Thus, women are trapped into becoming baby factories, hating the human life growing within them, torn between anger and despair. Such women do not make good mothers. Babies born to such mothers are damaged before they leave the womb. For those of us on the outside of such women's situations to judge them is hypocritical and unkind.

I know that the Family Coalition Party is against abortion and thinks of it as murder. But there are many kinds of murder. How active is the Family Coalition Party in stamping out child abuse? incest? poverty? or war, for that matter? All these evils "murder" the human body and spirit. Which is worse - to let a woman abort a fetus she knows she cannot bring up properly, or to allow that fetus to grow up in abuse, hatred, poverty and despair, and then to turn it into cannon fodder and blast it into

smithereens as we are now doing in the Persian Gulf?

Giuseppe ended his letter by saying he perceived that I "would happily get rid of" the Judio-Christian values on which our society is based.

The Judio-Christian heritage is based on the Holy Bible - a very complex library of books written over many centuries. It was written by men living in a different world from ours trying to make sense of their own situations. It is full of great wisdom; it is also full of human frailty. Our job is to apply its best truths to the twentieth century. Those truths demand human accountability to God; its most perceptive writers suggest such accountability can only arise out of human freedom.

The central figure of the "Christian" part of that heritage is Jesus Christ. At the beginning of his ministry he said he had been appointed by God to "set at liberty those who are oppressed." (Luke 4, vs. 18) I would put it to all who take the Bible literally that world-wide, those who are most oppressed are women! They were oppressed when Jesus said those words; they still are today, and that brings me to my second point:

The Judio-Christian world view is based on neirarchy and dominance. It postulates a transcendent male God "out there" who created man to have dominion over nature, and woman to be subservient to man - to "help him out".

Historically, the edicts of this God have been passed down through a priestly male heirarchy to the "troops". Thus, it assumes that some people have the right to govern and others the duty to be governed. It is interesting to note that both President Bush and Sadaam Hussein have invoked this "God" in the present war.

In answer to Giuseppe's final question, "onto which new moral system would (I) be rooted?" I do have such a system. It is not all new; in fact many of its elements are far older than the patriarchy which the Judio-Christian heritage espouses. But as this letter is already too long, I won't go into it now.

Sincerely,  
Joan Davison,  
Georgetown.

### Pro-punishment group airs beef

To the Editor:

The feds cancellation of their previously planned Joyceville murderers' conference does not mean that prisoners will not be heard under another format.

Five prisoner groups were heard by the 1988 all-party Justice Committee on Sentencing. In fact serial child killer Clifford Olson's submission was acknowledged on page 294 of the report.

We are not objecting to appropriate government consultations with prisoners prior to any

major changes in sentencing. What we are objecting to is the past predominance of self-vested anti-punishment groups that have been given without a proper balance of pro-punishment groups like ours.

The all-party committee hearings into Bill C-58 completed last fall heard from 9 groups of which none were victim groups. All were either civil servants, partially government funded groups, offender groups, or legal defence groups. That wasn't fair.

We would like to thank the

various businesses in the Georgetown-Acton area who posted our Petition calling for Mandatory Minimum Sentences for Violent Crimes, as their postings enabled us to collect thousands of more signatures to bring our total across southwestern Ontario to over 50,000. We also want to thank your local M.P. Garth Turner for presenting these petitions in Parliament and for being so sympathetic to our cause during our Georgetown-Acton efforts in the fall of 1989.

We hope your readers will contact Garth Turner with their concerns about the Justice System now while Sentence and Parole Reform are being considered by the Government of Canada. We know Mr. Turner wants to hear from his constituents on this issue, and that he will forward their concerns where it will count, so please don't forget.

Gordon Domm,  
Guelph, Ont.

### Canadians cynical about our leaders

Dear Sir:

Canadians from sea to sea are growing increasingly angry, frustrated and cynical about both their political leaders and institutions.

Who can blame them?

Prime Minister Mulroney's government rammed through the Goods and Services Tax despite overwhelming opposition by citizens.

He tried to do the same with the Meech Lake Accord but was foiled by a filibustering Manitoba MLA.

Many Canadians feel that the only time when they can exert real control over their governments is on election day - once every three or four years. In between, voters must put up with what amounts to an elected dictatorship.

That's no way to run a country!

Canadians must get a grip on their own destiny through the system of citizen-initiated referendums. Initiatives allow citizens to make laws directly when their political representatives refuse to represent them.

Initiatives have worked well in Switzerland for more than a century and in the United States for most of this century. Indeed, a number of Canadian provinces once had laws providing for initiatives: it's time we brought them back!

We invite all Canadians, who share our commitment to direct democracy, to help promote initiatives in any way which they can. They would be doing their country a wonderful service.

Yours truly,  
David Somerville,  
President, The National  
Citizens Coalition.

#### Write us a letter!

The Herald wants to hear from you. If you have an opinion you want to express or a comment to make, send us a letter or drop by the office. Our address is 45 Guelph Street, Georgetown, Ontario L7G 3Z6.

All letters must be signed. Please include your address and telephone number for verification.

The Herald reserves the right to edit letters due to space limitations.