

# OPINION

## Getting much less for your insurance buck

*Critics find serious flaws in changes to Ontario insurance industry*

You probably received the notice in the mail over the past two weeks talking about changes to the Ontario insurance industry that will give you more "choice."

You'll get choice all right. You'll get the choice to pay more for the same level of coverage you currently get in your existing policy.

Recently the Financial Services Commission of Ontario (FSCO), which regulates the insurance industry, announced rate approvals that while holding rates flat in the short term, signal the beginning of a significant reduction in coverage levels starting in September.

Ontario auto premium rates have increased an average of 15 per cent in two years, and more than 20 per cent at some companies.

When Ontario Premier Dalton McGuinty came to power in 2003, he promised to reduce insurance premiums by 10 per cent. Another broken promise?

The government has passed regulations to enact automobile insurance reforms effective September 1. It claims the reforms will provide consumers with more choice and flexibility to purchase coverage that best meets their protection needs and budgets.

The Ministry of Finance, which oversees FSCO, claims the new reforms will stabilize the market and

drive down rates.

But critics of the new regulations are pointing out serious flaws.

"Consumers are essentially paying about the same for insurance, but are getting much less protection," said Dale Orlando, president of the Ontario Trial Lawyers Association.

"For example, in some cases medical and rehabilitation coverage is being reduced from \$100,000 to \$3,500. With such a dramatic decrease in coverage without a corresponding reduction in premium, we can only expect a corresponding increase in insurer profits. What consumers haven't been told is that they will face large premium increases after September 1 if they choose to buy options that may not even restore their protection to current levels."

The Insurance Bureau of Canada claims costs for insurance have risen in Ontario due to the high number of costly claims.

Frank Klees, MPP for Newmarket-Aurora, suggests the government crack down on the number of people driving without insurance. He estimates there are between 400,000 to 800,000 uninsured Ontario drivers.

"For every person who doesn't pay premiums, it places a burden on the rest of the pool," he said.

The Conservative MPP has put forward a resolution asking the government to develop a system to check the status of insurance when plates are renewed.

"Instead of fiddling with coverage, they need to make sure drivers are paying for insurance, and put a system in place that can validate coverage in real time. Too many people are scamming the system."

Now there's an insurance reform that makes sense.



## Readers Write

Email letters to editorial@miltoncanadianchampion.com. Letters, which may be edited, must include the writer's name, address and phone number.

### St. Paul's debate doesn't belong in letters section

DEAR EDITOR:

Several years ago a church in Milton was involved in a difficult debate about whether to sell the church property and move to a different location.

As to be expected, there were ideas on both sides. Unfortunately, both sides aired their laundry in letters to the *Champion*. It seemed that each edition of the paper had a letter supporting one side, followed by an opposing letter in the next edition. Some of the comments printed were unkind and sometimes very un-Christian.

It seems that the *Champion* is on the verge of falling into the same trap all over again with letters outlining the

views of various church members on too regular a basis.

The *Champion* is obliged to publish town council news, church fires, etc. However, the letters to the editor section should be out of bounds with regard to this particular debate.

I'm not a member of St. Paul's, or even a member of the United Church. The internal matters and concerns of St. Paul's are none of my business.

I can only hope and pray that whatever contentious issues being experienced are resolved in a quiet and humbling manner.

RICHARD MILLS  
MILTON

### Theft of flower pot extremely upsetting

DEAR EDITOR:

I'm writing this letter with a very heavy heart and disappointment.

My family and I moved to Milton one-and-a-half years ago and have absolutely loved this town and the people — until last week.

We came home from work one evening to find one of our flower pots stolen from our front entrance. To us

the plant had sentimental value, as it was given to us only recently by a very dear friend. The fact that someone could actually walk up to our house and steal the plant baffles me.

I'm asking the person who took the plant to please return it and restore our trust in the people of Milton.

ZILLA DIAS  
MILTON

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