



### Children's services

Family and Children's Services of Simcoe County was represented in Mountainview Mall last Friday and Saturday. A number of local service groups set up tables in the mall. Representing Family and Children's

Services was branch service director Dan Downey. A child identification program through which parents could have their child's fingerprints or palm prints copied was part of the event.

## Insurance crisis in Ontario

by Earl Rowe  
MPP Simcoe Centre

There is a crisis in almost every area of the insurance industry and it is Ontario's small business sector that is being crushed.

Drastic increases in insurance rates and the industry's sudden reluctance to take on new risks—particularly in liability coverage—has led to a daily string of headlines.

Increases in the cost of liability coverage have run as high as 700 percent putting some small companies in the dilemma of having to reduce their workforce, operate without adequate liability protection or close shop.

The situation is bad in Ontario. Almost 80 percent of the small businesses polled here reported premium increases. Among 10,390 companies surveyed across Canada, seven in ten said premiums had climbed by more than

10 percent, and a quarter had hikes of more than 50 percent.

The crisis in liability insurance became most evident when large companies renewed policies at the end of 1985. But excess coverage had been increasingly difficult to find before this date.

A survey conducted by the Canadian Organization of Small Business revealed 35 percent of its members report major restrictions on coverage and/or major cost increases in renewing liability insurance. Another 8 percent were refused coverage altogether.

However, as tough as the situation may be, 94 percent of the Members opposed any government action to take over the insurance industry. The group is urging greater industry self-regulation to promote improved consumer awareness and the

creation of a consumer complaints ombudsman.

In January, the situation was so bad that more than twenty insurance companies in Ontario agreed to form a voluntary association to provide small businesses and non-profit organizations with liability coverage.

The association spreads the insurance risks among a large number of companies so that no single company has more than 5 percent of the liability insurance for each client. However, some businesses might still not be able to get insurance, and in other cases, the premiums might be extremely high.

Ontario's small business sector still looks to the Pro-

vincial Government, hoping to find a light at the end of the tunnel.

But whatever the Government decides to do, the crisis will have long-lasting repercussions. In fact, it has already changed the face of the industry.

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## Player seeks ex-players

Huron Players are trying to reach all former members to invite them to be a part of the celebrations for the Players 25th Anniversary.

There will be a backstage performance of Nurse Jane goes to Hawaii. Cost is \$5. per person and there will

be food and refreshments and plenty of reminiscing. Invitations have been mailed to all possible. Unfortunately, there are some people the Players have lost touch with.

Anyone who was once a part of this lively group is asked to phone May

Williams, Audrey Hamilton, or Doris Henley for further information



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