

Auto insurance rates

Under the new provincially regulated car insurance system going into effect this year Ontario motorists will still pay premiums based mainly on where and how they use their vehicles -- and how well they do it.

In a major change from the

previous system, the age and sex of drivers can no longer be used as criteria in setting premiums. Under the old rules, under-25 male drivers, who as a group have more accidents, paid higher rates than older drivers.

The new system -- controlled

by the Ontario Automobile Insurance Board (OAIB) -- is scheduled to be in operation by June 1 of this year.

The main criteria deciding premiums are the type of vehicle, where it is insured, what it is used for, and the distance it is driven

annually. How long a vehicle's drivers have been licensed, their record of driving offences, and their accident histories are the other rating criteria.

The coverage a car owner chooses -- including liability limits, collision and comprehensive

coverage and deductibles -- a help to determine the final premium.

Territory Counts

"The first factor an underwriter considers in setting premium is the territory -- the area where the care owner resides," says Williams, an auto insurance expert with Royal Insurance Company in Toronto.

All insurers must use the OAIB system dividing the province into 32 geographical territories, intended to account for risk factors such as traffic volumes and accident frequencies. Five of the territories cover Metropolitan Toronto, home to roughly half the province's population.

The four vehicle-use categories are basically the same as before, Williams explained, and are based on relative exposure to accident risks. Business use coverage still costs most, followed by commuting, pleasure-only and farm use.

"The business classification applies if at least 20 per cent of the vehicle use is for business. The percentage is based on either distance driven or time. For example, if you work a five-day week and use your car for business an average of one day a week you must have business-use coverage," said Williams.

Few Qualify

Commuting coverage is required when the care is used travelling to work more than twice a week on average over a policy period. Only a small percentage of drivers qualify for the farm use rating, which requires them to have no other gainful occupation that farming.

The OAIB has established three industry-wide classifications for annual distance driven: up to 16,000 kilometres, 16,000 to 32,000 and over 32,000 km. And it is studying an additional class -- for under 8,000 km a year.

The distance factor applies to the insured vehicle, not the driver. On the basis of risk exposure, higher premiums are charged for the greater distance.

Standard vehicle type classes are broken down for such factors as make, model and year, and power to weight ratios. Private passenger cars priced up to \$100,000 are included.

The new system requires insurance companies to offer approved discounts -- for multiple vehicle coverage and for absence from alcohol.

Leases Included

Williams explained that the multiple vehicle provision can result in a reduction of about 10 per cent where two or more cars are under "common ownership" and insured by the same company. "Long-term leased vehicles are eligible, and the discount applies to each car for all coverages provided by the same insurance company."

The abstinence discount means a five per cent premium reduction. To get it, all drivers in the household must sign a form promising not to consume alcohol during the coverage period, excepting small amounts for medicinal or religious purposes.

As it stands now, the new OAIB plan eliminates special discounts formerly offered by many insurance companies to senior citizens. But the board is considering discounts for low-risk drivers that could result in premium breaks for many seniors.

Streetproofing safety tips

Continued from page 1

Unlike Crime Stoppers, there is no financial reward for calling the CAP number.

Logan also said, "don't feel you have to wait for Neighborhood Watch or other programs to start. Feel free to call us with any information you may have."

Here are some things which your child should know to be safe.

- * Their name, age, telephone number, area code, address, city, and province.

- * To carry identification.

- * How to phone long distance by dialing direct or with operator assistance.

- * How to reach you in an emergency. How to reach police, fire, ambulance, doctor, relative and neighbor.

- * To carry enough money for a phone call.

- * To tell you where they will be at all times.

- * Never to say they are alone if they answer the phone.

- * Not to answer the door if they are alone.

- * Never to invite strangers into their home.

- * Not to enter anyone's home without your permission.

- * Not to accept gifts from strangers.

- * Never to approach or enter a stranger's car.

- * Never to hitchhike.

- * That they have your permission to say "no" to an adult, especially if that person wants them to do something you've taught them is wrong.

- * That no one has the right to touch any part of their body that a bathing suit would cover.

- * To tell you if someone has asked them to keep a secret from you.

- * To scatter their books and belongings if they are forced towards a building or car.

- * Never to play in deserted buildings or isolated areas.

- * Never to take shortcuts through empty parks or fields.

- * About the Block Parent program and logo.

- * To go places with friends.

- * That adults rarely ask a child for help.

- * To recognize suspicious behaviour and remember a description of the person or vehicle to give to you or the police. Advise them to write the plate number in the dirt or snow if nothing else is available.

- * Never to show their money, and if they are attacked for it, to give it up rather than risk injury.

- * That police officers are their friends and that they can rely on them if they are in trouble.

- * That they can talk to you and that you are interested and sensi-

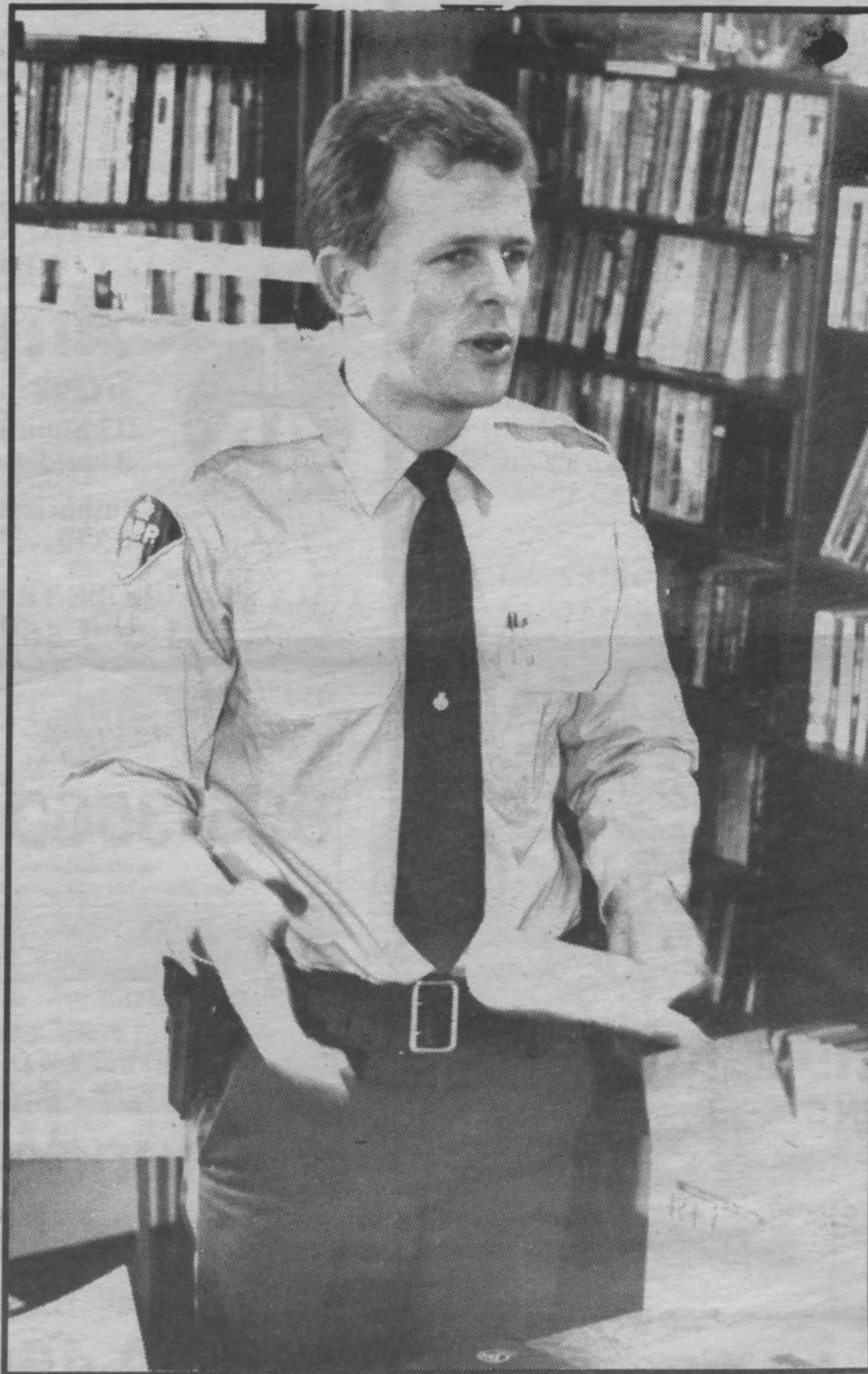
tive to their fears.

Here are some things parents should know to make their child safer.

- * To look carefully at the clothing your child is wearing each day.

- * To keep an up-to-date color photograph of your child, at least one for each year (more for younger children).

- * To never leave your child alone in a public place, stroller, or car.



Constable Bert Logan conducted a streetproofing seminar at the Schreiber woman's drop-in centre. He outlined various ways to help keep children safe. Photo by Dave Chmara

SCHREIBER-TERRACE BAY COMMUNITY FUTURES ORGANIZATION

ANNUAL GENERAL MEETING

Thursday, April 20, 1989
7:00 p.m.

Conference Room,
Terrace Bay Recreation Centre

Agenda will include:

- President's Annual Report
- Committee Report
- Financial Report
- Proposed By-Laws
- Appointment of Auditor for the coming year

This meeting is open to all residents of the area between the Steel River on the east, the Dublin River on the west, and 30 miles north and south of Highway 17.

Refreshments available.

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