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The Oakville Beaver

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Re-think reforms

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

You'll get choice all right. You'll get the choice to pay more for the same level of coverage.

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

The government passed regulations to enact automobile insurance reforms effective Sept. 1. It claims the reforms will provide consumers with more choice and flexibility to purchase coverage to best meet their protection needs and budgets. The Ministry of Finance, which oversees FSCO, claims the reforms will stabilize the market and drive down rates.

But critics of the new regulations are pointing out serious flaws. Dale Orlando, president of the Ontario Trial Lawyers Association, says people will be paying the same for less protection.

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

MPP Frank Klees suggests the government crack down on the number of people driving without insurance and has put forward a resolution asking the government to develop a system to check the status of insurance when plates are renewed. He estimates there are between 400,000 to 800,000 uninsured Ontario drivers.

"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.



Letters to the editor

The Oakville Beaver welcomes letters from its readers. Letters will be edited for clarity, length, legal considerations and grammar. In order to be published all letters must contain the name, address and phone number of the author. Letters should be addressed to **The Editor, Oakville Beaver, 467 Speers Rd., Oakville, ON, L6K 3S4**, or via e-mail to **editor@oakville-beaver.com**. The Beaver reserves the right to refuse to publish a letter.

Economic plan is working

Re: *Economic Plan Working, July 15, Oakville Beaver.*

Internationally, Canada has to be proud that its economy is continuing to chart its own course, productively through those recessionary storms. Oakville MP Terence Young has distinctly expressed, by keeping taxes low, boosting consumer confidence and supporting job creation, Canada will continue to maintain a solid economic ballast for weathering unfavourable trade winds.

If I was an American today, I would seriously consider depositing a healthy portion of my portfolio into Canadian banks. While Canada's economic future looks like clear sailing ahead, I would like to be one of the first to let Terence Young and Stephen Harper know when it's time to trim those sails to the wind.

**GARY MACMILLAN, DIRECTOR,
 CONSERVATIVE PARTY OF CANADA,
 OAKVILLE ELECTORAL DISTRICT ASSOCIATION**

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BY STEVE NEASE neasecartoons@gmail.com



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Letter to the editor

Rebutting comments

Re: *Out of Control, Aug. 11, Oakville Beaver*

I read Jody Sanderson's comments with trepidation that perhaps many of our citizens do not understand the political accountability that goes hand-in-hand with being our "elected representatives."

In Oakville, we have Kevin Flynn representing the Ontario Liberal Party and Terence Young of the Conservative Party representing Oakville as our federal Member of Parliament.

It escapes me as to why Jody Sanderson decided to criticize federal Liberal leader and Leader of the Opposition Michael Ignatieff and local Liberal candidate Max Kahn, while our incumbent provincial and federal brain trust conveniently escaped her attention.

If the shoe fits then wear it applies here or have our elected representatives now become persona non grata?

Why should the Opposition Leader Michael Ignatieff be vilified for the acquiescence of the Prime Minister?

How can the author be fully cognizant of Oakville politics and then insinuate that Max Kahn does not play an efficacious and vocal role on the Town of Oakville municipal council?

Whatever the motivation, the article is partisan, inaccurate and a diversion from the issue as to who really is accountable for the decision to build a gas power plant against the wishes of the majority of the residents of this community.

Messer's Flynn and Young need to be front and centre on this issue and demand an immediate change to their governments' policies.

See Voters page 7