

**More editor's mail**

**No-fault insurance a 'horrendous' plan**

Dear Editor  
 An article that recently appeared in various Toronto newspapers indicate that leaked documents from the Commercial Union Assurance Company of Canada show that a driver with an excellent driving record living outside Toronto will face a 17.4 per cent insurance premium increase.  
 The documents set the rates for a London driver, with no accident claims or convictions over the past six years, who drives less than 16 kms. to work, and who owns an average family vehicle.  
 Such a driver will pay \$506 per year under the government's new insurance scheme, compared to \$431 under the existing system - a 17.4 per cent increase.

The article also states that a spokesman for Commercial Union said the figures are correct.

Notwithstanding strong evidence to the contrary and findings of the Osborne & Kruger committees that no-fault insurance would result in premiums at least as high as under the present system and possibly higher, the Liberals have insisted that the new system would mean no increases in rates outside Toronto and eight per cent increases in the Toronto area.

Keeping insurance rates down has been the main justification of the government for drastically lowering or removing completely the benefits for 95 per cent of innocent victims of automobile accidents.

The people of Ontario have told the government they do not want the new system. Dozens of organizations like the Ontario Police Association, the Ontario Teachers Federation, the Canadian Mental Health Association, the disabled, the Ontario Coalition of Senior Citizens Organization, the Ontario Provincial Council of Labor, municipal governments and school boards, including eight out of nine municipalities in York Region, as well as the Regional government, and even Liberal Riding Associations and Liberal Members of government, have opposed Bill 68.

Thousands of citizens have phoned or written to government members pleading with them to withdraw the legislation. Now Commercial Union says an excellent driver in London, driving a short distance to work and owning an average family vehicle will pay 17.4 per cent more for automobile insurance.

Where now is the supposed justification for this horrendous legislation? Ninety-five per cent of innocent victims will lose all compensation for pain and suffering and will lose the right to full recovery for financial loss. The only people whose benefits will increase are those who cause accidents and who do not have private disability insurance or wage continuation plan through their employment.

I enclose another 52 signatures to the hundreds which I personally have sent to you or directly to Ontario Premier David Peterson. Please listen to the people of Ontario. You were elected to represent them.

D.W. Monteith  
 Stiver Vale Leck Monteith



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