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Please advised that I decided to voice my concern and my first concern is that I only happened find out that FSCO was doing a review of the Insurance Industry and inviting submissions by accident when I was doing research on Insurance laws, rates, etc., and I read the paper daily I believe all of the public should be invited to submit their concerns, not just people who have access to the internet. In the future please inform/invite the public in the media as well as your website and please don't wait five years again to review insurance.

Thank you for your consideration of my views/observations on the following and I hope you will understand that I did the best I could with the limited time I had to prepare for this submission and if any of my remarks offend you, I am sorry and that was not intent.

Affordability??????

I had my first at fault accident in over 35 years of driving in the fall of 2007, a minor fender bender, no injuries, no charges, damage less than a \$1,000. My rates went from \$1175/yr to \$1615. If I had not had this accident my premiums would have decreased to \$953., so an increase of \$662. or 56%. I emailed Smart Coverage, broker for Motors Insurance with my questions/concerns and finally I had to telephone them on my 1/2 half lunch break to speak to them as they did not respond to my email. (Only new customers can call on Saturdays to most insurance companies....they are not accessible and or non-responsive to written communications) Motors told me that I could expect to pay high premiums for six years from the renewal date (i.e. July 2008 to July 2014) not the accident date. I believe changes should be made to possibly lessen the term of six years and the severity of the accident/charges/the circumstances, etc and the driver's profile, all should have a bearing on the punishment/ penalty. Six years is long time and then to be denied insurance if you should happen to slide off the road in storm and have a second at fault accident in six years, which could easily happen could be a life alternating event.

I have been driving for over 35 years, no accidents, no tickets, no convictions, zero. Your website states ....your first minor conviction will have little or no impact on your rates **this is incorrect**, either FSCO needs change your website and inform the public that our auto rates will skyrocket and you will lose all your discounts for 6 years from policy renewal date or FSCO needs to make changes to how they regulate and underwrite the insurance companies because they are making massive profits with little or no regard for any of us **THEY HAVE THE POWER (INSURANCE COMPANIES & BROKERS) & THEY HAVE US ALL OVER A BARREL AND THEY KNOW IT.** I believe the auto industry needs to be overhauled entirely. A friend of mine told me he was charged \$35.00 to change the bank withdrawal date for his premiums which he had to do because his widow allowance payment date was changed by the government, but before he knew the date changed he got hit with NSF fee's by his bank and his insurance company, which is undoubtedly on both records, he needs his insurance to get to work to make \$12.00 an hour. Please make it affordable for all.

The brokers code of ethics is not followed very well and I doubt that they even check out insurance companies rates for you to get you a better deal because their commission is based on the higher premium.....um let me think what should I do? Get this guy a good deal or get a good for myself. Also when I checked for rates I could barely get talking to anyone (all our agents are busy), not accessible after hours, only new customers can call them on Saturdays, etc. Clearly they are making so much money they don't care if they get a customer or keep the customer they have, I don't care attitude.

According to the insurance bureau of Canada there is over 140 private companies in Ontario, more than double any other province and more getting into it all the time because it is so lucrative. Possibly the insurance industry should be governed by the province in whole or in part, at least the big profits will stay in Ontario and be used for Ontarians, not in the coffers of the big insurance companies.....please look at how the other provinces operate with respect to the insurance industry, such as new drivers are not penalized with exorbitant rates until they make a mistake. A friend of mine his son has finally saved \$5,000.00 for a car he wants, but to the insurance is \$5,000.00, who has \$10,000.00 to get you mobile before you put the gas it and you know a \$5000.00 car is going to have repairs and maintenance costs, another example of the driving is only for the rich.

My driving record went from 10 to 5, so I contacted my house insurance broker as many insurance companies (presumably) offer a discount if you insure both you home and vehicle with them and they advised me to stay with my present insurer because everyone else will rate my driving record as a one. This is another problem we are obligated to provide each insurance company with full disclosure or risk being refused coverage. I believe our driving rating should be determined the same by all insurance companies because they all use same data, irregardless whether it's our first year with them or not

I believe the insurance industry needs to be overhauled, and insurance companies and brokers need to be accountable because they are all making massive profits, that's why everyone is getting into this business. According to the insurance bureau of Canada there are over 140 private auto companies for Ontario, at least double the number of any other province.

I contacted several insurance companies for rates (FSCO suggested we shop around) and most companies were within \$25.00 or they were two or thousand dollars more, now how can that be if Motors is rating me as five and everyone else is rating me as a one. Most of the quotes I got were on the internet HBC, Insurance Hot Line-40 companies, Kanetix-several companies, also I contacted the insurance companies that promote/advertise lower rates for over drivers over 50, 50 Unique and Gray Power.....again there rates were higher. I think FSCO should audit a sample of these insurance companies and determine if there is price fixing because it sure looks like it, not to mention false advertising! Anyone can do an online quote on the internet and get the rates, so they can check on each other and compare rates/discounts.

This first at fault accident forgiveness is just another ploy to get extra premiums up front and should be removed.

Aviva Insurance Company [www.avivacanada.com](http://www.avivacanada.com) on their website and through daily advertisements state that insurance needs to change and they have a frustration rating questionnaire and then you are invited to tell them your experience via [www.changeinsurance.ca](http://www.changeinsurance.ca). I never did tell them my experience out of fear of repercussions. Perhaps FSCO would be interested in their observations, suggestions, etc., to be an insurance company's points of view.

Speaking Out On Behalf Of The Underdog.....The Little Guy With the Limited Income