

From: [REDACTED]
Sent: June 25, 2008 3:26 PM
To: 5 Year Review
Cc: [REDACTED]
Subject: 6-25-08 GUIDE FOR COMMENTS AND SUBMISSIONS. = coments to FSCO

Dear Mr. Handler,

Thank you for the opportunity to comment on 5 points in the Appendix - GUIDE FOR COMMENTS AND SUBMISSIONS.

1. Affordability and Availability

A - Look to having standard formats of contracts so that buyers can easily determine what their costs are between suppliers.

B - Have Insurance companies to indicate the Comprehensive Deductible available. The higher the deductible the lower the costs to the consumer.

C - NOTE many individuals look at Automobile insurance as a major disaster insurance only. Many could or would take larger deductible to reduce insurance costs.

2. Consumer Protection

A - Have information on FSCO Website that would allow consumers to check out 100% of Sellers agents insurance track record over the years, good and bad.

B - Third party arms length review on all compensation and services following an accident (speed up the process).

3. Statutory Accident Benefits Schedule

A - Improvements must be improved but not to slow down the process

4. Dispute Resolution at FSCO

No suggestions and I am sure FSCO has some thoughts on this subject based on what has happened during the past five years

5. Other Issues

A - It should be mandatory the all Insurance sellers display the fact they are/have been licensed by FSCO and not force potential client to ask.

Till later,

[REDACTED]

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