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## Saving money on car insurance

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Published on Mon Mar 10 2014

### Re: Liberal promise further auto insurance rate reductions, March 4

Liberal promise further auto insurance rate reductions, March 4

Kathleen Wynne's Liberals propose to lock the doors of Ontario courts to injured drivers, passengers and pedestrians whose claims for benefits are denied by their own auto insurers.

We have been historically blessed in Ontario with open courts and with the right of citizens to seek redress in the courts for wrongs committed by others and for denial of benefits by Insurance companies.

This right stood the test of time until March 4, 2014 when Finance Minister Charles Sousa introduced Bill 171 in the Legislature, which proposes to take away this fundamental democratic right and require claimants to advance claims to the License Appeal Tribunal in the Attorney General's Department. This is denial of access to justice for Ontarians when they are most vulnerable due to injury.

In the name of efficiency, expediency and costs savings to the insurance industry, the Wynne Liberals propose to wipe out recourse to an independent judicial system that safeguards the fundamental rights of citizens and to replace the courts with a tribunal that is appointed at the whim of government; whose members will lack independence and security of tenure; and which will over time be captured by the Insurance industry and populated by former insurance industry employees.

There is no intellectual justification for locking the court house doors. It is a false pretence to suggest this will provide costs savings to the insurance industry and reduce insurance premiums.

**Thomas P. Connolly**, litigation counsel, Ottawa

The car insurance industry proposes to move to usage-based insurance using GPS data, saving customers who have safe driving habits, and who drive less. Not only would this save drivers money, but the savings would increase if the driver used transit more often. Lower cost insurance, less congestion, and an incentive to drive safely. A winning combination.

**Glen Estill**, Lion's Head

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