

[REDACTED]

July 4, 2008

Ontario Auto Insurance
Mr. Willie Handler, Senior Manager
Automobile Insurance Policy Unit
Financial Services Commission of Ontario
5160 Yonge Street 15th Floor Box 85
Toronto ON M2N 6L9

Dear Mr. Handler,

I understand [REDACTED] has forwarded my first letter to you regarding seniors concern about auto insurance.

This letter is a follow up to find out why seniors are discriminated against in Reg. 381/03

- 1- The 30,000 deductible by insurance companies eliminates many claims by seniors. Why 30,000 off seniors and 15,000 off others?
- 2- The test for seniors to obtain reasonable amount for their pain and health care is far stricter than the tests that are used for people in the work force.
- 3- Seniors access to legal representation has been limited because of this regulation.

Please don't tell me insurance companies will need to raise our premiums. If you look at their profits since 2003 you will realize the profits they are making. They would be making a reasonable profit if we all paid \$7,500 deductible, what it was for the work force before 2003.

Thank you for looking at this unfair practice of insurance companies.

Submitted by

[REDACTED]

[REDACTED]