

*Government Orders*

Let me explain. What strikes me most about this bill is that it is a denial of the basic rights of the consumer, or the policyholder if you prefer. It has often been said that Bill C-113 is basically an insurance contract between employer and employee.

However, I remember that when I was president of the Automobile Protection Association I had to intervene in litigation between insurance companies and policyholders. I can tell you that if this was an insurance contract and I had to advise a consumer, I would tell him never to sign a contract that contains so many denials of basic rights.

I will give you a few examples to show that the so-called improvements in Bill C-113 are likely to make the situation worse and take away basic rights we already have and which are unique.

For instance, in criminal law we can compare this with the rights of a policyholder. It is up to the system to prove the guilt of the accused. This means that the accused is innocent until proven guilty. But as you and I understand Bill C-113, that is not what happens. Under the present unemployment insurance system it is up to the claimant to prove the validity of his claim, and he will receive no money until he has done so.

In criminal law, when there is a doubt the accused is always innocent until proven guilty. In the case of unemployment insurance, the claimant is guilty until he can prove otherwise.

Imagine the case of someone in need of money and acting in good faith when he or she asks the government for help. Now we have a problem, because the government wants to investigate. The investigation may take a week, a month, two months, three months, and during that time, you do not have a cent and your insurance contract—let us call it that—is not paid up. You will get no compensation until the investigators—who are paid for what they do, so they are in no hurry—have finished their work.

This is a pretty serious problem, because the government theoretically—, and I say theoretically, because I can hardly believe the government is all bad and it must have wanted to do the right thing but the difference between theory and practice is staggering.

• (1540)

I remember when people filed claims with their car insurance companies, for example, and that is not as critical as unemployment insurance, but car insurance claims were usually paid in two or three weeks. Most insurance companies pay as soon as they receive the claim. When the government says that payment is made very quickly, in a week or two, I do not agree. We have figures showing that it takes months and months and in that time people are stressed. Most people who have to wait are in a real fix.

I would like to give you another example from the Confederation of National Trade Unions (CSN) in Quebec. The CSN has a striking example: someone works all his life for the same employer, quits his job and then works somewhere else for 15 weeks. That person would be refused benefits if the requirement to work 16 weeks applies. With Bill C-113, the bill before us today, all insurable weeks from the first job would no longer count for anything, even if premiums were collected during those weeks.

Mr. Speaker, if you were a steelworker and had worked for 20 years and decided to change jobs, but had only worked 13 weeks at the new job, you would not be eligible for unemployment insurance. That is not right, even if the Conservatives opposite find it funny. It is not funny. Knowingly putting people in a tight situation is not at all funny. It is shameful.

Instead of criticizing the government all the time, today I would like to give some help to people who want their claims to be processed with some speed and efficiency. I would like to give those who need unemployment insurance some examples or suggestions to have their claims processed better. This comes from a publication by employees of various unemployment insurance centres.

First, they say you must arrive early. If you want good service arrive around 8.45 a.m. and you will probably have better service.

Second, if you want to begin a job retraining course, because you want to change your line of work and do something else, it is best not to apply in January or September because they are really loaded with claims from people in those months. In months other than January and September you have a better chance of obtaining a retraining course. Also, something very