

*Platinum Limousine Inc.*

Mar 21, 2018

Re: Insurance Rate Report

Attn: Ryan

Public Utility Board

My name is Nicholas Windsor of Platinum Limousine Inc. I wanted to address a few concerns to the enormous amount we are paying to insurance companies by being classified in the same category as taxi cabs. We don't operate like a taxi cab nor do we have a taxi cab municipal license that'll allow us to operate as one. Limousines over 10 passenger should be classified under the same category as school buses or a class of their own.

Right now a limousine in this province is classified as 3 different types of motor vehicle:

- 1) Motor Registration calls limousines BUSES and has us operating with a bus license plate.
- 2) Insurance companies call us TAXIS to only classify us in a higher premium category
- 3) The manufacturer of limousines call us LIMOUSINE'S.

If soft tissue injuries are to blame for the higher costs of insurance then i got to point out there has never been to date any collisions with limousines involved causing injury or large claims. A 96 passenger school bus operator only pays ruffly \$900 per year per bus and we pay handy on \$9000 for a 12 passenger stretch limousine. Something need to be done to address this issue as insurance companies are saying it's the P.U.B. that is making the increases and until they recommend that limousines be separated from taxi's nothing will change! My own broker even thinks it crazy that we are in the same classification as taxi's.

Limousine companies are closing up daily due to high insurance costs which are soon gonna drive all of us out of business. We are only on the roads about 5-6 times a week compared to buses and taxi's that out daily. School buses doing bar runs and pub crawls at night do the same work as we do so there's no reason we shouldn't be in the bus category or in our own category.

Sincerely yours,

Nicholas Windsor

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