
Sent: Tuesday, September 11, 2018 2:53 PM
To: Insurance Review
Subject: Insurance Rates

Hello,

I have 3 stories to relate.

The first was my own accident where I was hit by a driver making a left hand turn at an intersection. In that particular instance I suffered whiplash. When I visited the hospital X-rays were taken and I was placed in a collar. Not being too sure I also visited my family doctor who recommended that I limit the use of the collar as a dependence on it could happen. I did what was recommended and found that I was able to function well. I did visit a lawyer and settled on an amount less than \$5,000. I understand that not all instances of whiplash are the same and just relate this as an example.

My second story also involves a car accident where someone pulled off a parking lot and hit me in a main road. In that instance I was pregnant and did visit the hospital to ensure nothing amiss. I filed no claim. However the vehicle that hit me was not registered and carried no insurance. The driver of that vehicle filed a claim against my insurance who paid out instead of going to court. Based on discussion with them the payout was around \$10,000. For a vehicle that should not have even been on the road a payout was made. In addition I had to pay the deductible to have the car repaired.

The third instance is in moving my daughter to Dartmouth, Nova Scotia from Stephenville, NL. The insurance on her car before the move was \$3,500 including 15% tax leaving a base premium \$3,043. I added her boyfriend to the policy for \$171 again including tax for a base premium of \$149. Total premium for her vehicle with full coverage was now \$3,192. When we got to Dartmouth we transferred the vehicle in her name and revised the insurance so that it was also in her name. I cannot remember the exact amount but the premium with all the same coverage in Dartmouth was just under \$2,600 a savings of nearly \$600. Total savings was nearly \$1,100 as there is no tax on insurance in Nova Scotia. I was expecting the premiums to be higher than what we were paying in Stephenville, NL moving to a large city. My daughter did driver's education and was given credit for three years driving. She has been driving for nearly 3 years totalling 6 years experience with no infractions. A premium of over \$3,000 for small town Stephenville is in excess of what should be charged.

Given the level of premiums insurance should be tax exempt.

Thanks,