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**Sent:** Thursday, August 02, 2018 7:49 PM  
**To:** Insurance Review  
**Subject:** NEWFOUNDLAND AUTO INSURANCE THEFT

Hello,

I am a 43 year old male. I have been driving in Newfoundland since I was 16 years old when I got my first licence. I am majorly pissed off with insurance in this province. I used to pay 75 dollars a month for full insurance on my vehicle. I have NEVER had any accidents, tickets, violations or claims. I consider myself a good driver who has avoided MANY near miss accidents over the years due to poor drivers.

2012, While driving home from work in a major snowstorm....I turned onto a street, nothing was plowed and I could not see that there was a raised curb. My car slid into the curb in first gear going 5 kms an hour. When it hit the curb it cracked the front chassy and the vehicle was written off. My first time opening a claim through insurance, not fully understanding the legalities I took accident forgiveness. I received the small pay out "book value" of the vehicle and paid off the car loan. I could have sold the car online for 5-9 thousand dollars more than what insurance would pay.

When I purchased a new vehicle shortly thereafter, I was stunned to realize that all insurance companies in Newfoundland now have me listed as a HIGH RISK DRIVER!!!! My insurance went from approx 1000 a year to a staggering 5000 a year!!!!. I am a single Dad of two kids, I could not afford 5000 a year for car insurance on top of all bills, high rent costs, high food costs, high gas costs, high taxes and a new car payment per month. Desperate to get to work, I drove my new vehicle to work for a year with NO insurance. I had no choice. I took the risk.

This new price and new classification on my driving record HIGH RISK DRIVER: was a mere insult to my perfect driving record since 16 years old and further nothing but greedy crime in my view on that of the insurance industry.

The best part is all the companies are connected so when you shop around, they all see your record, they all charge the same. Eventually with help of my Father I signed back up for insurance, rather than risk being on the road without. I am considered HIGH RISK driver for not one year, not two, but for SEVEN YEARS in this province before they will even consider dropping my rates. Absolute and pure bullshit. It makes me so angry. There is a major problem in this province with these companies gouging us..... stealing from us and then they wonder why there is so many drivers on the roads without insurance. In a province where we are raped by the costs and taxes, especially if your a single adult raising kids its either starve, freeze to death or pay for insurance.

I hope you can help us, I'm ready to pack it in here and move the hell away from all this misery. When I did a quick check of other provinces and insurance quotes its a third of the cost for my insurance if I choose to live in Ab, Bc or Quebec. 5 years after I hit the curb, im still paying almost 5000 a year for insurance.

Why are we raped so hard here to drive a vehicle to work????? please help us.

Thanks for your time.

Signed,

A Newfoundlander ready to pack up, leave province again only this time permanently. I need FOOD, I need HEAT, I need to DRIVE to work. This province is making all that impossible. I am sick of this poverty. working my ass off for nothing.