

Name

Address

Phone

Email

Comments

Hi,

I wanted to provide comments on the recent article provided on cbc :
www.cbc.ca/news/canada/newfoundland-labrador/pub-report-says-major-changes-needed-to-auto-insurance-industry-1.4586639

I think more efforts should be put in place to protect those taxi drivers and other efforts to reduce the burden on insurance companies, and insurance premiums in general.

Uber is a great model I think, because

- a) its users are rated, and those who have the potential to show harassment will likely get lower ratings and taxi drivers can choose not to take those passengers (perhaps could be done through online taxi booking service app, or callers call in and they are put into a system (to make it more user friendly)
- b) Uber has strict hiring processes and in the case that taxi drivers are the harassers, they are dismissed, or its unlikely to happen (drivers are more motivated for cash and the incentive to make money, and they also use their own cars so more likely to be careful)
- c) the difference between taxis and uber drivers is that uber drivers use their own cars, and therefore the results of accidents they could feel is more on the company and not themselves. There could be more incentive for drivers to be careful with vehicles.
- d) To protect drivers, perhaps if inclusion of a structure of sorts separating the front seating from the back seating can help reduce incidents and reduce ratings.
- e) drivers that include cameras could get a reduction on insurance.

These are just some thoughts that I think could be helpful. I don't actually know how much the burden is, but taxis across Canada are not doing as well as uber and it would be good to investigate these options. Uber is also much safer for people to use as well because you can send your info and location to a friend to make sure you got home safe.

I am in no way saying that uber should be introduced, but perhaps their

models to help the taxi industry grow, be respected and be more competitive if lyft, or uber or another company decides to introduce themselves in NL and ultimately reduce the problem discussed.

Thank you for hearing these comments. I hope they are useful feedback.