
Sent: Friday, August 03, 2018 5:17 PM
To: Insurance Review
Subject: Insurance in Newfoundland and Labrador

I would like to give you my story and some perspective as to problems facing drivers and high insurance rates in our Province.

I am 67 years of age. I have been a licensed driver since 1970 and have had an at fault accident in that time. I haven't had a moving violation in over five years. Last one was quite a few years before that.

I returned to the Province to live two and a half years ago. My insurance cost doubled and my coverage decreased from \$2M to \$1M liability, even though I stayed with the same company that I have been with for quite a few years.

In addition to the huge increase in costs of insurance, I have witnessed first hand the driving habits of far too many people on our roads, the careless driving, excessive speeds, pieces of garbage vehicles on the roads are only a daily visual.

The daily reports of suspended drivers being taken off the road, no insurance, no transfer of vehicles and owing tens of thousands of dollars in fines that will never be collected.

I have heard from reliable sources of cases where some people are intentionally causing accidents in order to pursue legal claims for injuries.

There are young kids in my community of Cupids who are driving unlicensed, ATV's, dirt bikes on the main road at extremely high rates of speed, driving at night with no lights, no registration and likely no insurance. One idiot few nights ago was on a dirt bike speeding with the front wheel off the ground with two people walking on the road on each side. I was one of them.

I do not understand parents giving kids these vehicles and letting them do what they want, knowing that they are not legally on the road and do nothing to see what the kids are doing.

I don't understand why there isn't more enforcement and cases of underage drivers doing all these reckless things why their parents are not being held responsible for their actions.

I also don't know why there is such antiquated thinking in terms of vehicle registration following the car instead of the owners. Why not make the change? It will certainly clamp down on people selling and buying crap cars because their is six months or more left on the sticker.

Make car sellers responsible for reporting sales of vehicles within a short period of time and make the cost associated with not reporting it costly.

I have never seen such a flagrant disregard for people's safety and rights to use the roads without living in fear of killing one of these drivers in my life.

It is high time that this and associated problems are addressed.