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**Sent:** Friday, August 17, 2018 10:28 PM  
**To:** Insurance Review  
**Subject:** Insurance story

Good evening,

After my insurance company put up my rates by \$1000 annually with no explanation, except that they were upping my rate because I'm female and I'd no longer qualify for a better rate than males, I switched companies.

I was involved in an MVA in 2016, when I was 30, that was of no fault of my own. The other driver, a 17-year-old girl who had a licence for about a month, her own vehicle and speeding on the most dangerous highway in the province, couldn't explain how the accident happened, and no one stopped to be a witness.

As such, the fault of the accident was up in the air. I ended up with a 50/50 blame on an accident that I was not responsible for because the insurance company didn't want to fight for me. Instead, they just gave me an at fault claim (no substantial damage to my vehicle and I didn't put a claim in and did not get a payout).

My rates doubled, and an at fault accident is on my record. I'm fighting it through an ombudsman right now, but my rates went up without any chance of me fighting the decision.

If insurance companies continue to just hand out fault, payout nonsense claims (like the one the other driver put out trying to blame me for the accident) and not stand up for their own clients, the rates will continue to go up and we will lose faith in an already broken system.

Thank you,