

In addition I would like to add, just recently our daughter got her licence, she is 25 years old and was waiting till she could afford car. Well that sure became out of reach when we did some checking for her and were told her insurance would be upwards of \$7000.00 per year, who can afford this? Then we decided to put her on our policy, \$1000.00. Then she got a temporary promotion at work, this would require her to have her own transportation, no problem, right?? Not so fast!! The insurance company will not give her anything in writing to confirm that she is insured. Then they said we would have to put her as a primary driver for \$3600.00. My husband did this which means our policy has doubled, but hang on, they still won't give us anything with her name on it. They say she is not a primary driver but they told us she has to be the primary driver and charged us for that amount. If they don't give her something to prove she is insured she can not have the promotion and this is only for July and August but it will cost us \$3600.00 plus what we have already paid to add her and still no letter to confirm that she is insured. How can this be even legal?

Hi, I want to bring to your attention something that happened a couple of months ago when I was trying to get auto insurance for my son. I called three companies, MUN/Anthony/ Co-operators. Mun gave me a quote for \$238.24 per month, Anthony's was close @ \$263.35 per month. Co-op was my last call. He had been with them for a few years but decided to sell his car. During that time he started off at a reasonable rate but when he bought a Honda Fit his rate went way up. After a while he couldn't afford it so he sold it, but while looking I thought why not since he had been with them. Well, first it didn't matter that he had gone to driving school or that he had no accidents or moving violations or that he has been driving for six years, only that he was 23 years old. Their quote was \$4993.00. How is this allowed?

My other comment would be on the 15% tax that has been added to policies. Every day we read the news about drivers being pulled over, no insurance/licence/ owing thousands of dollars in fines, do you think adding a tax which drives up the price will help prevent this? If people were driving without insurance before the tax, how many are doing it now especially given the added tax amounts to another \$300/\$400. Then the other side of that is, how is it fair to those who have insurance, people who follow the law and are paying for those who don't? Do you think that a driver who is stopped owing \$15,000 or \$30,000 in fines cares if there are more? And I guess another question would be how the heck does a person run up that kind of fines and still be driving? I have been driving for almost 40 years, my husband for 50 years, we have been involved in one accident, which the other driver was at fault and he has no insurance. We had to get a lawyer to get things worked out. We were fully covered, the guy who was at fault was un-insurable at the age of 18/18. It took two years for us to get things worked out. We followed the law, we had a policy. A few years later that same young man, who was un-insurable at 18/19 was driving home early one morning in his truck, intoxicated and killed a lady who was heading to the airport to go visit her grand-kids. There has to be some way that things like this can be prevented. This lady and her family paid dearly for some idiot who should have been taken off the road years before.

I don't know what the solution is but I don't think that law-abiding people should have to pay when they have done nothing wrong. Why should myself and my husband be paying \$40 each on our policies for uninsured drivers?