

The cost of automobile insurance is outrageous. The same insurance in New Brunswick for my GMC is one half the cost of insurance in

Newfoundland. In addition I live in New Chelsea Trinity Bay, I go to St.John's 4 times a year approximately, yet I pay the same insurance rate

as someone who lives in St.John's. driving in the heavy traffic. My chance of a fender-bender or major accident as compared to the city

drivers is very slim. These rates are determined by the area we live in ,with everyone on the Avalon charged the same amount. This is not

reasonable,nor sensible. Rural rates such as ours should reflect minimum chance of accidents and the area's indicate Urban Rural.

This is an important matter in a province taxing its citizen even on insurance, please have the politician's stop this cash grab and redefine insurance area's as rural and urban.

I hope you do this review correctly the first time, and take into account the above points.

Yes, limit the amount on soft tissue claims and reduce our rates to at least New Brunswick's and then apply similiar rural area's. These recommendations are common sense and you will have more people relocating here ,thence more drivers,etc if you lower the cost of living to be reasonable for most people.

Thank you