Sent: I hursday, August 02, 2018 4:00 PM

To: Insurance Review Subject: Insurance rates.

Ok I been driving for almost 30 years, 10 of which, a driving instructor with Young Drivers of Canada. My insurance rates have been increased almost every single year since I can remember! I have no collisions, no moving violations and instead of it being reduced for great driving habits every year, it's INCREASED!? Now on top of that the NL government feels that this isn't enough and they have to add ANOTHER 15% tax on top of that!? It is absolutely ludacris on why a small island with a low population versus bigger provinces which pay less rates by an extreme reduction to what NL residents pay! How in gods creation is this possible? Why why why is it happening and WHEN can we, the customer expect a drastic large drop in our rates???! Again, especially the ones like myself who has the best insurance rates(so they say) with the highest level attainable when it comes to providing rates! This is seriously beyond ridiculous and needs to be addressed and companies offering automobile insurance has to lower their rates as well as the NL government needs to remove the HST!

Disgruntled insurance payer,

T. D