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**From:** Vince Porter  
**Sent:** Friday, August 17, 2018 9:58 AM  
**To:** Insurance Review

A portion of every insurance premium should be dedicated to investigating and defending against fraudulent claims. It should be itemized as such. Insurance premiums will go up a bit in the immediate term but will result in long term reductions in premiums. We have such an "easy money" mentality in this Province, and, insurance claims are part of it. It has become almost knee-jerk to sue where no valid suit exists. Start by legislating against contingency lawsuits. It only encourages frivolous and expensive claims on the part of claimants and lawyers.