
Sent: Monday, August 13, 2018 4:50 PM
To: Insurance Review
Subject: Insurance Premiums

Good Day;

The following are some emails that I had sent to various Ministers with regards to some suggestions and experiences I had with auto insurance in this Province. You may find them helpful.

Subject: Insurance Premiums

Minister Trimper;

Good morning Sir. As of late I am quite certain that you have been busy with the current and past issue of insurance premiums in the Province. As a citizen and non commercial driver, I too have a stake in this matter. Recently I decided to switch insurance companies for my home and auto to Johnsons/Unifund for better coverage at a more reasonable price, and please do not associate reasonable with being cheap. My previous broker was Crosbie Job with whom I'd had about a 20 year claims free relationship with. I am a married father of three, and my wife and I both have impeccable driving records. I was insured by Federation with Crosbie Job until they were taken over by Intact. My insurance premiums with one of my children added on as an occasional driver were \$514.86 per month. That's over \$6000.00 per year for a modest duplex dwelling, two modest vehicles, and bare bones liability for two ATV's. Upon switching insurance brokers, I gave ample notice to my previous insurer. My policy was running from August 21, 2016 to August 21, 2017. I notified Intact that I would be cancelling a little early and was anticipating some form of administrative penalty. Johnsons/Unifund would take over starting June 1, 2017 and Intact would end at the same date. Therefore, since we pay in advance for our monthly premiums, I only required coverage with Intact for May 21, 2017 to June 1, 2017, about 12-13 days. My final bill with Intact was \$459.92. Suffice it to say, I was aghast at such an appalling amount. Let us also remember that having to pay in advance, I also had to pay my full monthly premium to Johnsons in May as well for the start of my June coverage.

Minister the point I am trying to make here is that with premiums this high, who can afford to pay. My eldest daughter is saving up for College in the fall so she cannot afford to remain on my policy, therefore gaining no further driving experience. And with two vehicle payments and a mortgage and tax increases on everything in this Province including icebergs, I can't afford to keep her on the policy myself. It's no small wonder why people **drive without coverage**.

Here is what I'm purposing;

- 1) A government run not for profit agency to look after insurance
- 2) A cap on soft tissue injuries
- 3) Stiffer penalties/jail time/or make habitual offenders work off their penalties through community service
- 4) Removal of the 15% tax on insurance premiums

Minister Trimper I have attached for your perusal the original E-Mail that I had sent to Intact insurance as well. I trust Sir that you will give this matter some very serious consideration, since this problem will only get worse after the wind storm of March, 2017, and peoples insurance come up for renewal.

Kindest Regards,

"I have been with Crosbie Job Insurance for almost 20 years. My wife and I both have impeccable driving records, as well as never making a home insurance claim. Recently due to your lack of decent coverage and over charging and over appraising of our home and automobile coverage, I was left in the awkward and unfortunate dilemma of procuring another insurance broker. My old policy ran from August 21, 2016 to August 21, 2017. My policy numbers are as follows; Home XXXXXXXXXXXXX, Automobile XXXXXXXXXXXXX. I notified my broker well in advance of my intent to discontinue my coverage, and stated that beginning June 1, 2017, my association with Intact would conclude and Johnsons would take over. Therefore since we pay in advance I paid my Johnson premium in May for June coverage, and as such I expected some prorated amount from Intact from May 21 to June 1. Due to the fact that I initiated the ending of our relationship before the natural attrition of August 21, 2017, I was anticipating some form of administrative retaliatory fee, and was resigned to this fact. However when I received my last bill from May 19 to June 1, which by the way should have been May 21, I was aghast to say the least. My normal monthly payments are \$514.86, and I was billed \$459.92 for 13 days coverage! Needless to say I'm quite certain in your own minds that your company will be able to draft some form of document justifying such an outrageous charge, however, be forewarned, that I shall be contacting the BBB and the Minister of Transportation, and if need be whom ever else necessary(media, social media) that you have spat in the face of a customer that has supplied your company with thousands of dollars over the years."