

Good afternoon:

Thank you for this opportunity to voice my opinion regarding vehicle insurance.

First of all, I am paying an outrageous amount (\$88/month) to insure my 2010 Hyundai Elantra. I have already removed collision coverage when the car was paid off last year. What really gets my goat is that I have a 43-year perfect driving record .... I wouldn't even be able to say when I had an expired meter ticket - not since I bought this car in 2010 and quite a few years prior to that. With such a clean record, insurance companies should be paying me to be one of their customers!

Am I paying for all those idiots out there driving around without insurance who get in accidents, or those drunk drivers, etc., etc.?? Is there no such thing as fairness any more?? In my opinion, the very most I should have to pay for vehicle insurance is \$50 a month, not \$88. And with each additional claimless year, that amount should decrease, not increase as it's been doing for the past few years. And why are we in NL paying more for insurance than any other Atlantic Province?

I checked your web site but honestly didn't find anything too useful or well-explained.

Regarding home-owners insurance.....don't get me going there!! That's even worse than vehicle insurance. I received our renewal notice yesterday and our home insurance for 2018 will be \$47 a month more than in 2017. Again, we are claim-free for 30+ years. I called my agent who informed me, regarding the private property replacement cost, that this is a certain percentage of the house replacement cost, set by the insurance agency. Well, excuse me....but I don't think that I could ever spend \$240,000 to furnish a new home (should the unfortunate occasion arise). Who is the insurance industry to dictate to me how much I have to insure personal property for?? Maybe I'd be quite satisfied to spend \$50,000 for personal property. I firmly believe that the customer should be able to set his/her own financial budget regarding this, and not be dictated to by the giant insurance industry. This is nothing short of a money grab! And I, for one, am getting pretty depressed and angry over it! Changes HAVE to be made! Income increases aren't meeting cost-of-living increases, and I just might have to continue working until I drop.....I'm 66 and started work when I was 18, with a 4-month pregnancy leave in 1982. Do I have to continue working because of all of these outrageous increases year after year??? Wouldn't you feel the same? Or should I cancel my insurance on my home to try and make ends meet after I retire??

I appreciate your time and am hoping and praying that something will be done SOON regarding these outrageous insurance rates, both vehicle and home. Thank you!

Sincerely,