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**From:**  
**Sent:** Saturday, June 16, 2018 9:33 PM  
**To:** NL Public Utilities Board  
**Subject:** Auto Insurance Cap

Dear Members of the Public Utilities Board,

Three years ago this month, I was struck down by a car while on a crosswalk at a busy intersection. As you can imagine, I suffered multiple injuries, including a fractured ankle, a sprained finger, functional scoliosis of the spine, and thoracic outlet syndrome affecting my left wrist, to name a few. By all accounts, it was a miracle that I hopped away with what one might call "minor" injuries. However, my ankle became infected and weeks of recovery meant missing work, to the amount of \$25,000. On top of that, I attended several therapy appointments per week for physio, massage, chiropractic, and rehabilitation. The orthopaedic surgeon I met with informed me my ankle would never be the same again and there was no surgery they could perform to fix it. So now, on rainy days I limp a little and try to tolerate the pain that has become part of my life.

The psychological impact of this accident has affected me the most. My heart races every time I cross a street, as fear of being struck again fills me with panic. My ability to perform everyday chores such as laundry and vacuuming come with the price of back pain for days, and I can no longer perform the sports I used to enjoy such as roller skating and snowboarding. My settlement is ongoing, as is my recovery.

Putting a \$5000 cap on auto insurance feels like a slap in the face of all that I have been through to overcome this traumatizing ordeal. The number of accidents in this province seems to be increasing, and if that is causing insurance premiums to increase, then perhaps we need safer drivers and better traffic initiatives? We need improved driving conditions and stricter consequences for bad drivers, not limited compensation for innocent victims. Going to the root of the problem of distracted, aggressive, or impaired driving is what needs to be addressed, not insurance caps, because fewer accidents would mean lower premiums and safer roads for everyone.

Please consider me, and others in my situation, when making your decision. The outcome of this will have a greater impact than you may realize, for everyone in Newfoundland.