
Sent: Thursday, September 13, 2018 10:11 AM
To: Insurance Review
Subject: Insurance increase - again!

Good morning,

I received my vehicle insurance renewal in August and, once again, my payments have increased another \$10 a month. I have a 44-year perfect driving record with no claims, no tickets, etc. I drive a simple four-door 2010 Elantra with 85 000 km, with liability and comprehensive coverage. Why is my vehicle insurance increasing each year? Shouldn't I be getting a discount each year because of my driving record? ... or at least remain the same instead of being increased.

I feel that the insurance industry is more than taking advantage, especially regarding vehicle insurance, because it is mandatory. It boils down to pure **greed** - much wants more.

In January I received home insurance renewal on two properties, again with an increase. I called my insurance agent to see if the premium could be lowered, especially the ridiculously high replacement cost for furnishings/belongings. I was quite surprised to learn that I have no say whatsoever in that - the insurance industry has set an amount of a certain percentage of the assessed building value to cover belongings. Shouldn't that be **my** decision? I know what I would need to replace and I'm certainly not one to go for high-end furnishings. This, too, needs to be looked-into.

Thank you for your time.