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**Sent:** Saturday, September 08, 2018 3:23 AM  
**To:** Insurance Review  
**Subject:** Auto Insurance Costs

Here are my thoughts

Every time I read about a single vehicle accident, almost daily, I wonder about the mechanical fitness of the vehicle. As a driver of the past 45 years without ever having a single vehicle accident (that I can recall) and counseling many relatives and friends about the importance of car maintenance I truly believe most drivers have no idea about the condition of their vehicle.

A mandatory vehicle inspection is necessary. In NS and most provinces one is mandatory.

Many times I've mentioned to some relatives to get an oil change and car check only to be thanked profusely after a failing front end or bad tire were found that could have killed them. I still make sure that a safety check is done on my car yearly and any suspect issue is repaired promptly.

But the cost of a check has to be inexpensive enough to encourage safety. As with everything corruption is rampant, but it is still important.

And one more point. The practice in NI of the license plate going with a sold vehicle encourages people of low integrity to just buy another cheap car with valid plates to drive with no insurance or license or major fines (just read the local news). Removing the plate (as in NS) would help that situation.

And why is it reported so often that someone was stopped and found they owed 10-30 thousand dollars in fines? That's crazy.

Maybe again removing the plate from sold vehicles might help. People who don't care will drive if there's a way. And the insurance company still takes the hit though 'uninsured motorist' coverage. I'd never drive if that coverage was not provided.

And it's been proven that a cap on injuries does not reduce rates.

I'm sure I could think of more issues but these are the ones that stick in my mind and the people I've spoken to.

Thank you for your time