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**Sent:** Thursday, August 16, 2018 2:43 PM  
**To:** Insurance Review  
**Subject:** Auto Insurance Story

Hi there!

I wanted to share my story because I am SICK and TIRED of paying through the nose for auto insurance. Just to put it into perspective, I currently pay over \$400/month and I don't even have glass replacement deductible and this is the MINIMUM plan. If I was in a major accident, I would be screwed!

I got my first car 4 years ago this month, and then my own individual insurance. Prior to that, I had been on my parents insurance on their car. It only cost \$80/month.

When shopping for insurance, I had to choose the cheapest I could find as I was a new driver at the time, and would also be paying for my car. My monthly payment, at the time, was about \$220/month. Manageable, but still very expensive. The only bonus was I got Air Miles.

I was told at the time of sign-up that every year I drove, with a clean record, my insurance would go down.

One year later, I get my renewal. My insurance had in fact increased to \$280/month. My insurance now cost more than my car! When I called and asked, they said they had an increase in fees. Somewhat understandable. I was told though that the following year it would go down.

Another year passes and I get my renewal. It had increased to \$330/month! This was getting outrageous. I called and asked. This was due to the "tax increase", but again they assured me it should go down the following year.

Next year, it does go down. \$15. Now the payment is \$315/month. I call and inquire again. It went down, but also up due to fee increases. But the next year it should go down a lot as I'd have my license for 5 years in April! Great!

I had a small fender bender - I backed up and accidentally hit someone's bumper that they had to replace. I called and started a claim - I was told I had first accident forgiveness so I should be OK.

What they didn't tell me was that the NL policy had changed and you had to have your license for 6 years to get accident forgiveness. Now I'm basically starting over as a brand new driver.

My insurance is now \$400/month. Nearly double what it cost as an actual new driver.

I'm so sick of this insurance bullshit. No where else pays what we get for the crap policies we have.

It's time for a change!!