To: Subject:

The reason for auto insurance rates is going up because people drive to fast, they are constantly using cell phones while driving. I have been living in this province for about 11 years now and almost got into an accident because of a person using their cell phone on the TCH.

The other reason I find is that the plate should go with the person not the vehicle. The reason I say that is because of all the people who are driving cars today with out insurance is because the car is registered to another person & the sticker has not run out on the vehicle that they are driving. Most people who sell there car always mail their sale of their vehicle into the DMV so it does not get into there system right away, so the people who bought the car figure why not drive until the sticker runs out, in most cases these are the people who are also driving while intoxicated, no License or insurance.

I myself sold a car & truck not long ago & turned the sale of the vehicle into the DMV but that also does not mean people will not drive using the old sticker since the plate goes with the vehicle when sold.

Another problem is with the tax of 15% on all insurances, now that is a heavy tax when you have collision on a vehicle.

Insurance companies should also give huge discounts to people who do not have any accidents or charges filed against them, but they do not. Most accidents are normally caused by DUI, driving to fast on road conditions, not having their lights on when it is raining or even their tail lights on when you have dense fog.

Some people have expressed that snow tires should be mandatory in the winter, all this is going to do is make people think that since they have snow tires or even ice tires they still can drive the normal speeds at any condition that they want, I have seen this in central which is where I live on the TCH.

A concerned citizen