

DIMITRI POPOV

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REVISED COPY

April 18, 2013

DELIVERED by FAX to (905) 771-3002

Nicholas J. Parks
President and Chief Executive Officer
CAA Insurance Company (Ontario)
60 Commerce Valley Drive East
Thornhill, Ontario
L3T 7P9

Dear Mr. Parks:

Strictly PERSONAL and CONFIDENTIAL

Re: Insurance premium increase
Policy Number: A000300 [redacted]
Client Number: 0000050 [redacted]

The CAA's pattern of significantly increasing my auto insurance premium over the years – despite the continuous considerable drop in the monetary value of my vehicle (an average of **\$2,500 per year**) and my excellent driving history – is worrisome and disconcerting.

	<i>Total Policy \$Premium</i>	<i>Monthly \$Payment</i>
Aug. 2007-08	1,645	141
Aug. 2008-09	1,494 (- 151)	127
Aug. 2009-10	1,629 (+ 135)	135
Aug. 2010-11	1,907 (+ 278)	158
Aug. 2011-12	2,209 (+ 302)	184
Aug. 2012-13	2,709 (+ 500)	225

In other words,

a **\$1,215 (81.3%)** increase in **3** years and 7 months now, contrary to a fair, honest, and expected consistent **decrease** in the premium based on vehicle depreciation and the driver's proven experience.

Points deserving attention:

1. I have an established driving record since 1980 (**32** years of driving experience with over 700,000 km on the road).
2. I have never been a cause for a car accident, in whole or in part.
3. While with CAA, I have never requested changes on my insurance policy that would play a role in the premium increase.
4. Eleven years ago, I had a vehicle in conditions identical to the conditions of my current vehicle: both 11 years old; both with identical coverage, requested by me; both with very close market price (**\$2,000** for the old one in 2002, and **\$2,500** for the current).
5. The insurance premium I paid for my then **11-year old** vehicle in 2002 was **\$960** given that the former insurance company was exploiting a claim I had never made.

In contrast,

6. Eleven years ago, the cost for my then **brand new** vehicle was **\$31,000** and I paid for its insurance premium **\$1,900**.

The CAA Insurance Ontario, for which business operations you are responsible, is charging me currently after significant repeated increases **\$2,709** for my **11- year old** vehicle which has market value of **\$2,500**.

Otherwise stated,

\$1,749 more per year than the \$960 premium that I had to pay for a vehicle with identical situation and conditions eleven years ago.

Moreover,

As you surely know, the accident benefits coverage that you would provide me now is drastically cut to the financial advantage of you and the CAA:

UP TO \$50,000 for severe non-catastrophic injuries (**down 50%** from \$100,000)
UP TO \$3,500 for minor injuries (**down 96.5%** from \$100,000)


Please justify the exorbitant increase of \$1,215 (81%) which you have made to my insurance premium since 2009 rather than making a consistent decrease.

Sincerely,



D. Popov

E: @yahoo.com


Toronto, Ontario M3C 1E6

PS: I look forward to your prompt response.