

**INSULT TO
INJURY.CA**
CAMPAIGN TO PROTECT ACCIDENT VICTIMS

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September 20, 2017

Newfoundland and Labrador
Board of Commissioners of Public Utilities
P.O. Box 21040
St. John's, NL A1A 5B2

**Attn: Darlene Whalen, P.Eng.
Vice-Chair**

Dear Vice-Chair Whelan,

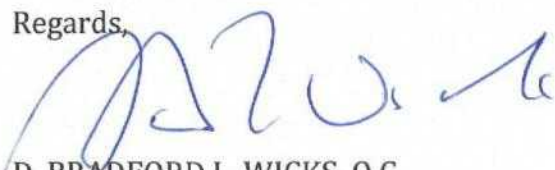
Re: Review of Automobile Insurance

We write further to the Board's correspondence of August 11, 2017 to Minister Gambin-Walsh, as posted on the Board's website. We also write in relation to the Terms of Reference for automobile insurance review provided to the Board by the Government of Newfoundland and Labrador on August 9, 2017.

Your correspondence of August 11, 2017 indicates to Minister Gambin-Walsh the minor injury definition(s), monetary caps and deductibles that the Board plans to consider in its review. We note that the Terms of Reference also asks the Board to review the financial profitability of the automobile insurance industry in Newfoundland and Labrador. We inquire as to the manner in which the Board intends to carry out such a review.

The Campaign to Protect Accident Victims intends to seek standing and to participate in the automobile insurance review process before the Board. In order to be able to fairly prepare for this process, it is important that we have an understanding of the nature of the examination the Board proposes to undertake relative to the review of the financial profitability of automobile insurance companies underwriting in Newfoundland and Labrador.

Regards,



D. BRADFORD L. WICKS, Q.C.

cc: Honourable Sherry Gambin-Walsh
Minister of Service NL
100 Prince Phillip Drive
P.O. Box 8700
St. John's, NL A1B4J6