

MONDAY, SEPTEMBER 10, 2018

Ms. Jaqui Glynn
Legal Counsel, Regulatory Services
NL Board of Commissioners of Public Utilities
P.O. Box 21040, 120 Torbay Road
Prince Charles Building, Suite E-210
St. John's, Newfoundland and Labrador A1A 5B2

Dear Ms Glynn,

The Ontario Trial Lawyers Association is requesting time to appear before the Board to make a brief presentation to assist in your review of automobile insurance in the province of Newfoundland and Labrador.

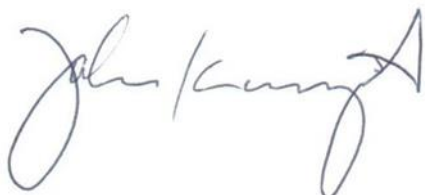
Please note that OTLA would be represented by Allen Wynperle, President-Elect of the association and me, John Karapita, Director of Public Affairs for OTLA. Our biographies are appended to this letter.

We intend to provide info on the following topics to assist the Board in its current deliberations:

1. A brief review of Ontario's no-fault auto insurance system and the historic, failed tradeoff between the no-fault and tort coverages in Ontario and a legacy of legislative tinkering that has left injured accident victims and the premium-paying public with some of the worst coverage and highest premiums in Canada since the system was introduced in 1990.
2. The need for greater transparency and accountability from the property and casualty insurance sector on the performance of auto insurance companies in Canada with examples from Ontario.
3. A review of the profitability of insurers in Ontario with examples from research conducted by York University Economics Professor Fred Lazar.
4. Pertinent examples from recent Ontario history where insurers have promised better, more responsive coverage for injured

- accident victims and the reality today where many victims face uncertain futures as a result of repeated reductions in coverage.
5. Offloading of services from the insurance system to the public health care and social service support systems – trends in Ontario that the industry has supported.
 6. Need for more thorough review of insurer operations especially with regard to insurance expenses and efficiency.

Very best regards,



John Karapita
Director of Public Affairs

BIOs:

John Karapita

John Karapita is the Director of Public Affairs for the Ontario Trial Lawyers Association. A communications and public affairs professional and a graduate of Victoria College, University of Toronto, John has nearly 30 years' experience in a range of association, consulting and government positions. John also completed the Chartered Insurance Professional program through the Insurance Institute of Canada. His professional experience include roles with Hill and Knowlton, the Certified Management Accountants (CMA) Ontario, and the Insurance Bureau of Canada, Ontario regional office and Public Affairs and Marketing department. John has also served in the Ontario government as a senior communications advisor to the Minister, Ontario Ministry of the Environment.

Allen Wynperle

Allen Wynperle is President Elect of the Ontario Trial Lawyers Association and the past president of the Hamilton Law Association. He is the principal of Wynperle Law Inc. Called to the Bar in 1994, he became a certified specialist in civil litigation in 2006. Attending York University, Allen achieved a B.A. (Sociology) in 1991 and graduated from Osgoode Hall Law School in 1994. In 2002, Allen founded Wynperle Law, which continues to serve the Hamilton and Niagara Regions. Restricted to Plaintiff focused personal injury litigation, Allen's practice has integrated several methods of alternative dispute resolution to improve client service. He has appeared before the Courts of Ontario and the Financial Services Commission of Ontario and several other administrative tribunals.