



NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES
120 Torbay Road, P.O. Box 21040, St. John's, Newfoundland and Labrador, Canada, A1A 5B2

E-mail: adean@ibc.ca

2018-05-17

Ms. Amanda Dean
Vice President, Atlantic
Insurance Bureau of Canada
1969 Upper Water Street
Suite 1706, Purdy's Wharf, Tower II
Halifax, NS B3J 3R7

Dear Ms. Dean:

Re: 2017 Automobile Insurance Review – Response to Intervenor Submission

The Board is in receipt of your intervenor submission indicating your intention to participate in the public hearing portion of the automobile insurance review.

As an intervenor you will have the opportunity to file written questions and submit information in the review, as well as present and make submissions during the hearing. Please note that all questions, information, presentations, comments and submissions will form part of the public record. The following dates have been set for the filing of information by intervenors:

Wednesday, May 23, 2018	Written questions on the Board's consultant reports
Friday, May 25, 2018	List of experts, consultants and other individuals that will present at the hearing
Friday, June 1, 2018	Expert/consultant reports and other information

The hearing is scheduled to start on Monday, June 4, 2018 at 9:30 a.m. at the Board's hearing room and will continue until Friday, June 15, 2018. With the exception of the first day the Board will follow its normal daily sitting schedule of 9 to 11 a.m. and 11:30 a.m. to 1:30 p.m., with a break from 11:00 a.m. to 11:30 a.m. The hearing will be transcribed and daily transcripts will be made available by the evening of each sitting day. The tentative schedule for the hearing is as follows:

i) June 4-5, 2018 – Presentation by Board Consultant

Paula Elliott of Oliver Wyman will make a presentation on the findings of the reports completed by Oliver Wyman for the Board. Following this presentation Ms. Elliot will be available to respond to questions from intervenors and the Board.

ii) June 6-8, 2018 – Presentations by Intervenors

Intervenors will have the opportunity to make presentations to the Board. This may include presentations by experts and consultants or participant representatives. Presenters will then be available to respond to questions from other intervenors and the Board.

iii) June 11, 2018 – Presentation by Board Consultant

James Cameron of Cameron and Associates will make a presentation on the findings of their report completed for the Board with respect to the audit of Taxi claims. Following this presentation Mr. Cameron will be available to respond to questions from Intervenors and the Board.

iv) June 12-15, 2018 – Public Presentations

Persons and organizations who have requested to make a presentation to the Board will be heard.

v) June 22 – Final Submissions Filed

Please note that the process to be followed in this review is less formal than the Board's normal quasi-judicial proceedings and will not require the filing of sworn evidence or the cross-examination of witnesses, though intervenors may ask questions at the hearing. This is consistent with the approach taken by the Board in previous reviews conducted pursuant to a direction from Government. The Board has found that this consultative approach allows for the full participation and input of interested persons and ensures that the Board has the information necessary to complete and file its report in accordance with Government direction.

If you cannot meet any of the dates set out in this correspondence you should advise in writing no later than Tuesday, May 22, 2018, setting out the reasons why and suggesting alternative date(s) for the Board's consideration.

If you have any questions, please do not hesitate to contact the undersigned.

Sincerely,



Cheryl Blundon
Board Secretary