



## **BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

### **NOTICE OF PUBLIC HEARING**

**OCTOBER 26, 2004**

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#### **NEWFOUNDLAND AND LABRADOR AUTOMOBILE INSURANCE BENCHMARKS**

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The Board will hold a public hearing beginning on Tuesday, October 26, 2004 to review the benchmark rates set by the Board in respect of both commercial and private passenger automobile insurance throughout Newfoundland and Labrador. A benchmark report is currently being prepared by the Board's consulting actuaries and will be available in advance of the public hearing. The Board will also consider issues which may be raised in relation to the process currently used by the Board in regulating automobile insurance rates in the province.

#### **THE PUBLIC HEARING:**

The public hearing will begin at **9:30 A.M. on Tuesday, October 26, 2004**, in the Board's Hearing Room, Prince Charles Building, 120 Torbay Road, St. John's. A Schedule of Dates and Rules of Procedures for the proceeding were established at the Pre-Hearing Conference on October 4, 2004.

#### **HOW TO PARTICIPATE IN THE HEARING:**

Any interested person or organization can participate in the hearing in one of three ways, as follows:

- 1) **Intervenor Submission** - Any person wishing to be made a party to the hearing must apply by way of an Intervenor's Submission to the Board as set out in section 9 of the Regulations. This submission should concisely state the interest such person has in the proceeding, the facts and reasons which will be entered as evidence (together with any

supporting documentation) and the disposition of the proceedings which the Intervenor advocates. **All Intervenor Submissions must be received by the Board before 12:00 Noon, Thursday, October 14, 2004.**

- 2) **Letters of Comment** - Any interested person who does not wish to intervene or make an Oral Presentation may file a Letter of Comment for the consideration of the Board in this proceeding. All Letters of Comment must clearly state the person's interest in the proceeding, together with any comments and other relevant documentation that may be useful in explaining or supporting those views, along with their address and telephone number. **The Board will accept all Letters of Comment received before the closing day of the hearing.**
  
- 3) **Oral Presentation** - Any interested person who does not wish to intervene to become a party in the proceeding but who wishes to make an Oral Presentation to the Board must request and obtain permission of the Board to make such presentation during the hearing. Persons or organizations interested in making such oral presentations must write a letter of comment which clearly states the person's interest in the proceeding, together with any comments and other relevant documentation that may be useful in explaining or supporting those views, along with their address and telephone number. **Oral Presentation requests must be received by the Board before 12:00 Noon, Friday, October 22, 2004.**

#### **HOW TO CONTACT THE BOARD:**

All correspondence and requests for further information should be addressed to the Board Secretary at the address set out below. The Board encourages the electronic filing of documents and the Board's Information Technology Officer is available to support this type of filing at 709-726-1158; toll free 1-866-782-0006; or by e-mail at: [ito@pub.nl.ca](mailto:ito@pub.nl.ca).

Copies of the Board's legislation, regulations and the Schedule of Dates and Rules of Procedure for the proceeding are available for viewing on the Board's website at [www.pub.nl.ca](http://www.pub.nl.ca) or at the Board's office.

Office: Suite E210, Prince Charles Building, 120 Torbay Road, St. John's, NL.

By mail: P.O. Box 21040, St. John's, NL, A1A 5B2

By telephone: 709-726-8600; 1-866-782-0006 (toll free)

By facsimile: 709-726-9604

By e-mail: [ito@pub.nl.ca](mailto:ito@pub.nl.ca)

**Dated** at St. John's, Newfoundland and Labrador, this 6<sup>th</sup> day October, 2004.

Barbara Thistle  
Assistant Board Secretary