

APR 16 2018

DOC-2018-00424-001

Ms. Darlene Whalen, Chair
The Board of Commissioners of Public Utilities
P.O. Box 21040
St. John's, NL A1A 5B2

Re: Insult to Injury Request for Postponement of Automobile Insurance Review

Dear Ms. Whalen:

As you know, the mandate letter of December 14, 2015 to the Minister of Service NL called for a thorough review of the automobile insurance system in the province with the goal of modernizing the system to provide greater benefits and better value to residents of the province.

We tasked the Board, an independent regulatory body, to complete the review and we provided the necessary terms of reference. The work plan and timelines provided by the Board to me on October 18, 2017 align with our government's commitment to provide a thorough review of automobile insurance and allow government time to draft legislation for the House of Assembly in the fall of 2018, as was committed in the Speech from the Throne on March 13, 2018. I responded to the Board on this work plan on October 27, 2017.

Data was collected from industry using Board approved methodology. Oliver Wyman Limited, an independent actuarial firm, is contracted to provide an independent analysis of the data.

The Board has sought public input from the start and provided various means for the public and stakeholders to engage with the Board. On September 8, 2017 Government appointed Dennis Browne, Q.C. as the Consumer Advocate to represent consumers during this process.

I have considered the concerns addressed in the April 10, 2018, letter from Bradford Wicks Q.C. The process implemented is independent and transparent and provides multiple opportunities for stakeholder engagement. The Board is meeting the deliverables as set out in their work plan and I look forward to receiving the Board's recommendations by the end of June as it has committed.

Sincerely,



SHERRY GAMBIN-WALSH, MHA
Placentia - St. Mary's
Minister