



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

2017-09-28

Mr. D. Bradford L. Wicks, Q.C.  
P.O. Box 5236  
St. John's, NL A1C 5W1

Dear Mr. Wicks:

**Re: Review of Automobile Insurance in the Province**

The Board acknowledges receipt of your letter dated September 20, 2017 on behalf of the Campaign to Protect Accident Victims in relation to the comprehensive review of automobile insurance in the province (the "Review") currently being completed by the Board.

The Terms of Reference for the Review were issued August 9, 2017 providing direction for two phases of work to be completed by the Board, with specific issues to be addressed in each phase. Since then the Board has been planning its work to ensure that the necessary expertise and other resources are in place to complete the required work. A full work plan and schedule for the completion of the Review should be available within the next few weeks.

I can advise at this time that the Board has started the Phase I work. The Board's actuarial consultants, Oliver Wyman Limited, have been engaged to conduct the private passenger automobiles closed claim study and examine the impact on rates of various caps and deductibles on pain and suffering compensation for injuries defined as minor. It is expected that reports on these items will be filed with the Board during the second quarter of 2018. Over the next few months, while the Phase I data collection work is underway, the Board plans to complete a number of Phase II work items, including the review of the financial profitability of the auto insurance industry in Newfoundland and Labrador. Oliver Wyman Limited will be completing this study for the Board, with its report expected to be filed early in 2018.

The Board is committed to ensuring a full and open process for the Review. As these reports are filed with Board they will be made available on the Board's website. The Board also plans a more formal public consultation process following the completion of Phase I work, which will allow for review and comment from interested parties on the reports of its consultants as well the opportunity to provide input on the other issues under review. Details regarding this consultation process will be announced at a later date.

As you have expressed interest in participating in the Review, the Board has placed your organization on its listing of interested parties to receive information directly regarding the consultation process. In our effort to provide information in a timely manner it is our normal practice to communicate with interested parties by email. To assist the Board it would be beneficial if you could forward your email and telephone number to the Board Secretary, Ms. Cheryl Blundon, at [cblundon@pub.nl.ca](mailto:cblundon@pub.nl.ca).

Thank you for your interest and we look forward to your participation and input.

Sincerely,



Darlene Whalen, P. Eng.  
Vice-Chair

DW/cj

cc. Honourable Sherry Gambin-Walsh  
Minister of Service NL  
100 Prince Phillip Drive  
P.O. Box 8700  
St. John's, NL A1B 4J6