

2017 Automobile Insurance Review

**Public Utilities Board
Questions to Insurance Bureau of Canada
Issued: August 3, 2018**

**NL Auto Insurance Review Report for IBC
Viivi Riis**

1. Page 8 states “*In 2008 I was an author of a peer reviewed paper that examined the effects of introducing a minor injury cap as well as treatment protocols for persons with minor injuries in Alberta in 2004.*” Please provide a copy of this paper.
2. Regarding the introduction of treatment protocols in Alberta, Page 8 states “*Clearly this was a win-win. Insurers paid more for treatment but paid less overall for claims.*” Please provide quantitative data to support this statement and reference the data source.