

**Board of Commissioners of Public Utilities  
Newfoundland and Labrador**

**Intervenor Submission Form**

All information provided on this form will be placed on the public record for this proceeding

**2018 AUTOMOBILE INSURANCE REVIEW**

**Intervenor Information**

Name: <b>Campain to Protect Accident Victims</b>	Mailing Address: <b>PO Box 5236</b>
Title:	City: <b>St. John's</b>
Organization:	Province: <b>NL</b>
Telephone: <b>709-753-5805</b>	Postal Code: <b>A1C 5W1</b>
Facsimile: <b>709-753-5221</b>	Email: <b>cfeltham@wrmmlaw.com</b>
Address for delivery (if different from mailing address): <b>34 Harvey Road, 5th Floor St. John's, NL A1C 5W1</b>	

**Legal Counsel / Representative (if applicable)**

Name: <b>Jerome Kennedy, QC and Colin Feltham</b>	Mailing Address: <b>PO Box 5236</b>
Title:	City: <b>St. John's</b>
Organization: <b>Roebathan McKay Marshall</b>	Province: <b>NL</b>
Telephone: <b>709-570-8134</b>	Postal Code: <b>A1C 5W1</b>
Facsimile: <b>709-753-9179</b>	Email: <b>cfeltham@wrmmlaw.com</b>
Address for delivery (if different from mailing address): <b>34 Harvey Road, 5th Floor St. John's, NL A1C 5W1</b>	

**Interest in the Proceeding**

List the topics/issues you are interested in.

All topics/issues under consideration in the review.

What facts or documentation will you rely on?

The Campaign will rely on expert consultant reports that it intends to file with the Board, along with its own submission.

How is your interest unique and not represented by others?

No other party in the review is representing the specific interests of motor vehicle accident victims in Newfoundland and Labrador whose rights would be significantly impugned by "minor injury" caps.

**Participation in the Proceeding**

Do you intend to:

- |                                  |   |                             |
|----------------------------------|---|-----------------------------|
| i. Appear throughout the hearing | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| ii. Submit written evidence      | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| iii. Ask written questions       | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| iv. File expert reports          | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| v. Call witness(es)              | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| vi. Cross examine witnesses      | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| vii. Present final submissions   | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |

If you intend to call expert witness(es) provide the following information on a separate attachment for each witness: Name of witness, address, qualifications, and subject/issue that will be addressed by the witness

Please see attached. While we have listed expert witnesses we intend to call, this is not a confirmation of their availability for June 4, 2018.

Signature

Date

May 15/18

Completed forms must be received by the Board on or before May 16, 2018 and may be submitted by mail, courier, fax or email at the addresses below:

**Mail**  
Board of Commissioners of Public Utilities  
P.O. Box 21040  
St. John's, NL  
Canada, A1A 5B2

**Courier/Hand delivered**  
Board of Commissioners of Public Utilities  
120 Torbay Road  
Prince Charles Building, Suite E-210  
St. John's, NL  
A1A 5B2

**Facsimile/email**  
F: 709-726-9604  
E: [ito@pub.nl.ca](mailto:ito@pub.nl.ca)

**Campaign to Protect Accident Victims List of Experts**

**\*\*\*\*\*SUBJECT TO AVAILABILITY BASED ON FINAL HEARING DATES DETERMINED\*\*\*\*\***

**Witness One**

**Name: Craig Allen, FCAS**

**Address: 6 Gilson Terrace #3  
Somerville, MA  
02143  
USA**

**Qualifications: 31 years of practice as an actuary in Canada and the U.S.  
Fellow of the Canadian Institute of Actuaries, 1996  
Fellow of the Casualty Actuarial Society, 1996  
B.Sc. Mathematics, University of British Columbia, 1987  
Chair, Actuarial Evidence Committee, Canadian Institute of Actuaries, 2015-  
Eastern Vice President, National Association of Forensic Economics, 2014-2017**

**Subject/Issue: Consulting actuary with evidence on, but not limited to, minor injury reform cost estimates, trends in private passenger automobile insurance premiums, claim costs, claim frequency, and claim severity in Newfoundland and Labrador (including comparison to other Atlantic provinces).**

**Potential impact of prospective caps and deductibles on non-pecuniary damages, overall claims costs and automobile insurance premiums.**

**Witness Two**

**Name: Fred Lazar**

**Address: Schulich School of Business, York University  
111 Ian Macdonald Boulevard  
Toronto, ON  
M3J1P3**

**Qualifications: Associate Professor of Economics  
B. COMM. University of Toronto (1969) (Woodrow Wilson Fellow, 1969) A.M. Harvard University (1972) PH. D. Harvard University (1978)**

**Subject/Issue: Profitability of Auto Insurance Companies and Rate Adequacy**

**Witness Three**

Name: **Eliezer Prisman**

Address: Schulich School of Business, York University  
111 Ian Macdonald Boulevard  
Toronto, ON  
M3J1P3

Qualifications: Professor of Finance and Nigel Martin Chair in Finance  
MSc & DSc (Technion, Israel)  
BA (Hebrew, Israel)

Subject/Issue: Profitability of Auto Insurance Companies and Rate Adequacy

**Witness Four (Possible)**

Name: To be determined  
Address: To be determined.

Qualifications: To be determined.

Subject/Issue: Claim study design.