

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 Automobile Insurance Review

Taxi Operator Meetings Transcript

Thursday, April 12, 2018
Session One

Present:

The Board:

Darlene Whalen, Chair and CEO
Dwanda Newman, Vice-Chair
James Oxford, Commissioner

Board Counsel/ Staff:

Jacqueline Glynn, Board Counsel
Ryan Oake

Participants:

Thursday, April 12, 2018

Tom Lambe, City Wide Taxi

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1 NOTICE TO READER: THIS TRANSCRIPT HAS BEEN PRODUCED
 2 FROM AUDIO THAT WAS NOT RECORDED BY DISCOVERIES
 3 UNLIMITED AND WITHOUT THE AID OF DISCOVERIES
 4 UNLIMITED'S COURT REPORTER.
 5 MS. GLYNN:
 6 Q. All right, so we'll get started right away
 7 here this morning.
 8 MR. LAMBE:
 9 A. The reason why I'm here, I'd like to give
 10 you a few comments on -
 11 MS. GLYNN:
 12 Q. So, Mr. Lambe, I do have a couple of opening
 13 remarks first.
 14 MR. LAMBE:
 15 A. Okay, go ahead.
 16 MS. GLYNN:
 17 Q. Sorry.
 18 MR. LAMBE:
 19 A. I'm sorry.
 20 MS. GLYNN:
 21 Q. Oh, that's perfectly okay. We know you're
 22 ready to go. We're going to get started.
 23 And we realize that you have a little bit of
 24 a time crunch too. So, again, we just want
 25 to start with a thank you for coming in to

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1 speak with us.
 2 MR. LAMBE:
 3 A. Thank you.
 4 MS. GLYNN:
 5 Q. You've met everybody, but for the record,
 6 I'm going to introduce Ryan as our
 7 regulatory analyst; of course, myself,
 8 Jackie Glynn, legal counsel; we have Mr. Jim
 9 Oxford, one of our commissioners; Ms.
 10 Darlene Whelan, who is our new chair person
 11 of the Board; and Ms. Dwanda Newman, who is
 12 our in-house chair person.
 13 MR. LAMBE:
 14 A. And this is Elizabeth, right?
 15 MS. GLYNN:
 16 Q. And this is Elizabeth, who's going to take
 17 your words and put them to paper.
 18 MR. LAMBE:
 19 A. Thank you.
 20 MS. GLYNN:
 21 Q. So, the purpose of the meeting is to provide
 22 an opportunity to all the taxi operators to
 23 come in and talk to the commissioners about
 24 the issues they're facing, in relation to
 25 their insurance rates and what they see is

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1 important to their industry. So, the Board
 2 has been specifically asked to look at the
 3 audit claims to determine the cause of the
 4 four claims experience, including the
 5 details regarding the underlying causes of
 6 loss and high claim costs, and then to
 7 provide recommendations to reduce those
 8 claims and to reduce the rates for taxi
 9 industry. So, Cameron and Associates, and
 10 we've provided you a copy of that report,
 11 they have prepared the report and identified
 12 possible areas that could be contributing to
 13 the claims experience, but we also wanted to
 14 hear directly from you guys. So, the
 15 purpose is to discuss the taxi issues and
 16 the Cameron Report, but please feel free to
 17 talk about any of the issues that are
 18 included in our Terms of Reference, and you
 19 have a copy of that as well.
 20 MR. LAMBE:
 21 A. Yes.
 22 MS. GLYNN:
 23 Q. There will be an opportunity for you to come
 24 back later in May to comment on the other
 25 issues as well. So, it's intended to be an

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1 informal discussion. We are transcribing so
 2 that we have a verified and accurate record
 3 and so that the commissioners may refer to
 4 your remarks if they want to do so when
 5 they're doing their report. We are
 6 scheduled to file a report on June 30th. The
 7 Board will not be making any determinations
 8 or decisions. We are passing along
 9 recommendations. So that gives us a unique
 10 opportunity to pass on comments on a vast
 11 array of issues. So, have at her, as they
 12 say. The commissioners or I will let you
 13 know if we've gone too far off the
 14 parameters of our review. So, with all
 15 that, I'm going to pass it over to you.
 16 COMMISSIONER OXFORD:
 17 Q. There you go, you got the floor.
 18 MR. LAMBE:
 19 A. Thank you.
 20 MS. GLYNN:
 21 Q. You have the floor.
 22 MR. LAMBE:
 23 A. The reason why I'm here, we're trying to get
 24 the insurance at least cut in half. Like
 25 right now, we're paying \$12,200 for one car,

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1 and if you want to get insurance, either one
 2 of you, you can phone right now, and you'll
 3 get a quote of \$10,000 and then you got to
 4 pay the taxes. One time, I used to have ten
 5 cars and now I'm down to two, and the reason
 6 being, the bit of profit that they used to
 7 make from the car now, you're giving it to
 8 the insurance company and you're operating
 9 at a loss. But we're here, we're trying to
 10 -
 11 COMMISSIONER OXFORD:
 12 Q. You said you're down to two, are you?
 13 MR. LAMBE:
 14 A. Down to two cars, yes, sir.
 15 COMMISSIONER OXFORD:
 16 Q. Okay. Carry on.
 17 MS. GLYNN:
 18 Q. Mr. Lambe, I'm going to interrupt again. I
 19 forgot to ask you who you are representing
 20 here today?
 21 MR. LAMBE:
 22 A. Oh, I'm Tom Lambe, I'm representing City
 23 Wide Taxi, but I'm also a taxi broker. I'm
 24 here representing City Wide, I'm a road
 25 manager and a supervisor. But the reason

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1 that they got me to come here, they would
 2 like for us to try to do something about the
 3 insurance rate. Like, since 2008, I haven't
 4 got the number in front of me now, because
 5 Doug--I normally deal with Doug McCarthy,
 6 but I know we're after going up over 300
 7 percent, and like, we just can't sustain any
 8 more increases and we've been trying to get
 9 a freeze on the increases until these
 10 consultations are going to be done. By
 11 trying to do that, you see what happened on
 12 the news? We've been hauled in and put to
 13 the rake, but that's another thing, it got
 14 nothing to do with you. But the insurance,
 15 the reason we feel the insurance is so high,
 16 Facility only operates taxis and nothing
 17 else. In 2016, Facility lost 1.2 million
 18 dollars operating the taxis, but I'm also a
 19 homeowner and life insurance policy and I
 20 got three other cars that are my insurance
 21 and like, I'm paying on them. So, they
 22 tells me that I shouldn't have to pay, but
 23 if it was all one insurance, we'd be able to
 24 compete with the other insurance companies
 25 to get the rates down, but like, right now,

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1 we can't compete, because Facility got the
 2 monopoly on us. We figured it was against
 3 the law to have a monopoly on anything in
 4 Canada, but apparently, we're wrong.
 5 CHAIR:
 6 Q. Your position is that you need more options
 7 for your insurance itself?
 8 MR. LAMBE:
 9 A. Well, if we had more options, and like, the
 10 insurance in whole in 2016 made a 22 percent
 11 profit, a \$104,000,000.00 profit, and they
 12 lost 1.2 into taxis, because they lost 1.2
 13 million, my insurance is \$12,200 a car. So,
 14 they're going to try to get it out of the 3
 15 or 400 that are representing the Avalon.
 16 Outside the Avalon is a different price, and
 17 then it's Labrador, and that's a different
 18 price again. But the rates are set
 19 differently -
 20 COMMISSIONER OXFORD:
 21 Q. So, this is what you're paying, is it?
 22 \$12,200 per car?
 23 MR. LAMBE:
 24 A. \$12,200 for one car.
 25 CHAIR:

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1 Q. And is that--do you carry full coverage on
 2 your car?
 3 MR. LAMBE:
 4 A. Yes, I do.
 5 CHAIR:
 6 Q. You do?
 7 MR. LAMBE:
 8 A. I had no other choice. If someone runs in
 9 to you with no insurance, you has to get a
 10 letter from God to try to get compensated
 11 from it. So, they force you to put full
 12 coverage on it. If someone runs into you
 13 with no insurance, which I'm paying an extra
 14 29 percent on my insurance and you are also
 15 paying it for uninsured drivers. We got to
 16 pay the piper.
 17 CHAIR:
 18 Q. And do you carry collision or comprehensive
 19 as well?
 20 MR. LAMBE:
 21 A. I got full coverage on both cars and it's a
 22 \$500.00 deductible.
 23 CHAIR:
 24 Q. Okay.
 25 MR. LAMBE:

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1 Q. So, if any glass gets broke or anything, I
 2 has to pay that out of me pocket, because if
 3 not, we're putting in a claim, if you puts
 4 in a claim, your insurance takes off like a
 5 rocket going to the moon.
 6 COMMISSIONER OXFORD:
 7 Q. Do you have other drivers driving your car?
 8 MR. LAMBE:
 9 A. I have three other drivers.
 10 COMMISSIONER OXFORD:
 11 Q. You have three other drivers, okay.
 12 MR. LAMBE:
 13 A. Right now, I'm not equipped enough to drive
 14 three cars.
 15 COMMISSIONER OXFORD:
 16 Q. That (unintelligible) problems with one.
 17 CHAIR:
 18 Q. And how long would your cars be on the road?
 19 Are they 24/7?
 20 MR. LAMBE:
 21 A. We tries to have them on the road 24/7, yes.
 22 CHAIR:
 23 Q. 24/7, seven days a week?
 24 MR. LAMBE:
 25 A. Seven days a week, 365 days a year.

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1 CHAIR:
 2 Q. So, three drivers, plus yourself?
 3 MR. LAMBE:
 4 A. Yes.
 5 CHAIR:
 6 Q. Four drivers, and does your insurance get
 7 purchased--you purchase your insurance?
 8 MR. LAMBE:
 9 A. Yes.
 10 CHAIR:
 11 Q. It's your personal responsibility to do that
 12 for your car?
 13 MR. LAMBE:
 14 A. Yes, I have to supply the insurance, the car
 15 and the maintenance. They lease the car off
 16 of me for a rate. I has to pay the stand
 17 rent, the insurance, the car payment and the
 18 upkeep of the cars.
 19 CHAIR:
 20 Q. Yeah, so it's -
 21 MR. LAMBE:
 22 A. It's a loss, you're working now at a loss.
 23 You can't make no money. The bit of profit
 24 you were making from the cars--when you had
 25 10 cars, you'd probably come up with 50 or

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1 \$60,000 profit. Now that 50 or \$60,000
 2 profit goes to the insurance company and you
 3 loses what you make, that you're making
 4 yourself to pay the garage (phonetic) bill.
 5 So you're operating at a loss and it's not
 6 me, every broker that's on the Avalon is
 7 operating at a loss.
 8 CHAIR:
 9 Q. How many cars does City Wide have?
 10 MR. LAMBE:
 11 A. City Wide has 105 cars, I do believe.
 12 CHAIR:
 13 Q. Okay, and they would be similar to, like
 14 would have multiple drivers per car in most
 15 cases?
 16 MR. LAMBE:
 17 A. Yes. They qualify for fleet insurance, but
 18 even with the fleet insurance, it's all the
 19 same. You don't get no breaks at all.
 20 COMMISSIONER OXFORD:
 21 Q. And any ideas or concepts on how we can
 22 reduce the accident rates, okay, amongst
 23 taxi drivers?
 24 MR. LAMBE:
 25 A. Well, we just--we got the tele medic, the

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1 GPS systems in our cars now. We got the
 2 cameras inside and outside the cars and if a
 3 car goes two kilometres over the speed
 4 limit, it turns red on the screen and
 5 they're automatically told to slow down.
 6 Like I don't have to wait, like there's
 7 someone watching the screen in the dispatch
 8 office all the time.
 9 CHAIR:
 10 Q. So, they're told by dispatch to--okay.
 11 MR. LAMBE:
 12 A. Yes, they're told by dispatch to slow down.
 13 Now, the owner of the company, Mr. Gulliver,
 14 he's got a screen with GPS on it, and
 15 there's also going to be one down in the
 16 office down at City Wide. But we've only
 17 just installed it and Newfound has got it
 18 installed and so has Jiffy, but we got the
 19 surveillance cameras in ours, which neither
 20 one of those got. And we got it written on
 21 the windows on their cars. When you enter
 22 the car it's under surveillance. And it
 23 makes the passengers safer, but also,
 24 there's got to be driver training set up for
 25 these drivers. Like, we got a lot of

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1 foreigners coming in and they've never
 2 driven in Newfoundland before and it's like
 3 me going over in Nigeria. I don't know
 4 where I'm going to, the same as them here,
 5 but when they get on a hill and it's snowy,
 6 they think they're over where they're--
 7 they're not used to driving in it and when
 8 they hit their brake, they're gone.

9 COMMISSIONER OXFORD:
 10 Q. Do you have any idea what percentage of
 11 drivers (inaudible) City cabs that would be,
 12 or City Wide (inaudible) that would be
 13 strangers to the area if you will?

14 MR. LAMBE:
 15 A. I'd say there's every bit of 65 percent.

16 COMMISSIONER OXFORD:
 17 Q. At least 65 percent?

18 MR. LAMBE:
 19 A. Yes.

20 COMMISSIONER OXFORD:
 21 Q. Okay.

22 MR. LAMBE:
 23 A. And the same with Bugden's. Newfound has
 24 probably got about five percent and Jiffy
 25 has got about 10 percent. Valley Cabs -

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1 COMMISSIONER OXFORD:
 2 Q. And you would consider them not familiar
 3 with the territory they're in?

4 MR. LAMBE:
 5 A. But they're not--they're from Nigeria,
 6 Bangladesh, some are from Afghanistan.
 7 They're from--all the Asians.

8 CHAIR:
 9 Q. So what sort of driver training would you
 10 think would be most effective to them? What
 11 would you suggest?

12 MR. LAMBE:
 13 A. Well, they should, first of all, they should
 14 have to go in and do a driver's test. Like
 15 years ago, when you had to go get a taxi
 16 licence, you went down to Bill Grouchy at
 17 City Hall, and he took you out and if you
 18 didn't do what he wanted you to do, you
 19 didn't get your button and you weren't
 20 getting a taxi licence.

21 CHAIR:
 22 Q. That doesn't happen anymore?

23 MR. LAMBE:
 24 A. No, all you got to do now is go to your
 25 doctor and get a medical. You get that

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1 medical and you're just the same as what I
 2 am, my ducky. You get a Class 4 licence,
 3 and no one can take it away from you, but we
 4 also have a problem, which we're after
 5 addressing to the government -

6 COMMISSIONER OXFORD:
 7 Q. Can I stop you just there for a second?

8 MR. LAMBE:
 9 A. Yes.

10 COMMISSIONER OXFORD:
 11 Q. I'm a little confused with that one, okay.
 12 Class 4 licence?

13 MR. LAMBE:
 14 A. Yes.

15 COMMISSIONER OXFORD:
 16 Q. So, don't you have to write a test with
 17 Motor Registration to get that?

18 MR. LAMBE:
 19 A. I'll show you now, sir.

20 COMMISSIONER OXFORD:
 21 Q. Okay, all right.

22 MR. LAMBE:
 23 A. Now, the test they give you into Motor
 24 Registration is, "What do you do when you
 25 come to a stop sign"? That's one of the

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1 questions.

2 COMMISSIONER OXFORD:
 3 Q. Okay.

4 MR. LAMBE:
 5 A. No, I'm serious.

6 CHAIR:
 7 Q. Is it multiple choice?

8 MR. LAMBE:
 9 A. Oh, yes, there's a, b, c or d.

10 COMMISSIONER OXFORD:
 11 Q. Slow it down and speed up or stop, hey?

12 MR. LAMBE:
 13 A. We says "giv 'er" for a joke.

14 COMMISSIONER OXFORD:
 15 Q. Yeah.

16 MR. LAMBE:
 17 A. See the Class 4 licence? I've got multiple
 18 licences on mine, but a Class 4 licence, if
 19 you get a medical -

20 COMMISSIONER OXFORD:
 21 Q. You got an air brake endorsement as well?

22 MR. LAMBE:
 23 A. Yes, I used to drive a tractor trailer at
 24 one time and now I'm gone back to 3. I used
 25 to have a Class 1, but I got a 2, 3, 4, 5

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1 and 9.
 2 COMMISSIONER OXFORD:
 3 Q. Yes.
 4 MR. LAMBE:
 5 A. But in order for me to get them, all I need
 6 right now, for me to go back in and get them
 7 licence, other than the air brake, is a
 8 medical. You go get a medical and go in and
 9 you got to write a test, a multiple--like
 10 you said, a multiple—my God, my mind is
 11 gone.
 12 CHAIR:
 13 Q. Multiple choice?
 14 MR. LAMBE:
 15 A. Multiple choice answers, and they gives you
 16 a licence. But I was going to say, before
 17 you asked me the question, we were after
 18 addressing this to the government. You can
 19 go into the University right now, pay
 20 \$100.00 and get a licence from Nigeria and
 21 bring it into Motor Registration with a
 22 medical and you get a Class 4 licence. They
 23 cannot check Nigerians. There's 15
 24 countries in the United Kingdom they can
 25 check, but the rest of the countries that

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1 are in the United Kingdom, they can't check.
 2 They can't ask for a Vulnerable Sector
 3 Check, they can't ask for nothing. They go
 4 in and they get the licence.
 5 CHAIR:
 6 Q. Do you guys require your Certificate of
 7 Conduct or Vulnerable Sector Check? You got
 8 to have it?
 9 MR. LAMBE:
 10 A. You got to have a Vulnerable Sector Check, a
 11 Letter of Conduct and a Driver's Abstract,
 12 and what we're going to try to do with the
 13 government, we're trying to get--the
 14 Government has got to do it. They got to
 15 make it harder. There got to be some kind
 16 of road test and some kind of, like a
 17 multiple choice for them to ask where the
 18 streets are at, and if they don't know where
 19 the streets are to, they got to learn the
 20 streets before they can get a licence. And
 21 there should be some kind of safety course
 22 like we're trying to do with the, what do
 23 you call it, the development and--Art,
 24 Education and Development, they're going to
 25 try and get in a course so that every taxi

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1 driver, it will be mandatory for them to do
 2 these courses in order to require a Class 4
 3 licence. Like right now, like, the licences
 4 is, anybody can get one.
 5 COMMISSIONER OXFORD:
 6 Q. Okay.
 7 CHAIR:
 8 Q. Would it be like -
 9 MR. LAMBE:
 10 A. But we're stating about that you can go into
 11 the University and they will make you up a
 12 driver's licence for \$100.00.
 13 CHAIR:
 14 Q. Not a legal one?
 15 MR. LAMBE:
 16 A. Well, it's not legal, but they're doing it,
 17 and the thing about it, the Motor Vehicle
 18 Registration in Newfoundland is accepting
 19 it, because they got no way of checking it.
 20 CHAIR:
 21 Q. Is it your sense, Mr. Lambe, obviously
 22 you're familiar with the industry here. Is
 23 it your sense that most drivers and most
 24 people in your position would support driver
 25 training and (unintelligible)?

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1 MR. LAMBE:
 2 A. One hundred percent. Like we're trying to
 3 do it, and like -
 4 CHAIR:
 5 Q. But as an industry, this is something that
 6 should be done?
 7 MR. LAMBE:
 8 A. As an industry, something has got to be
 9 done, and it will bring down everybody's
 10 insurance, not just mine, everybody's.
 11 Something has got to be done for training of
 12 the drivers and like, we're getting a lot of
 13 conflict saying if you're driving 45 years,
 14 which I'm close on, or 44 years, why should
 15 I have to do a training course? Because
 16 these people never drove the public before,
 17 they were driving their selves around. If
 18 you're going to drive the public, you got to
 19 know what you're doing, and you got to be
 20 polite and everything else and that's the
 21 reason why we have the surveillance camera
 22 in and out of the cars.
 23 CHAIR:
 24 Q. It's a different responsibility.
 25 MR. LAMBE:

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1 A. Right, it's a different, like, and you can
 2 see what's going on.
 3 CHAIR:
 4 Q. And what's the future for you in terms of -
 5 MR. LAMBE:
 6 A. Well, if the insurance don't go down -
 7 CHAIR:
 8 Q. You're down from ten to two -
 9 MR. LAMBE:
 10 A. I'd be out of business pretty soon, my
 11 darling. If the insurance don't go down in
 12 June, I'm gone. That's when my policies are
 13 up.
 14 CHAIR:
 15 Q. This June?
 16 MR. LAMBE:
 17 A. This June coming.
 18 CHAIR:
 19 Q. So, you still haven't renewed for this year?
 20 MR. LAMBE:
 21 A. I renewed last year, but they told me--well,
 22 last year I paid \$10,400 and I'm with Steers
 23 Insurance now and I used to be with Allcoast
 24 and they already gave me the quotes and what
 25 my renewal is going to be. It's \$12,200,

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1 per car.
 2 COMMISSIONER NEWMAN:
 3 Q. And that's in June?
 4 MR. LAMBE:
 5 A. June the 6th. So, hopefully, we has the
 6 consultations submit to you by May. We were
 7 hoping to have them last year. Myself and
 8 Doug have been back and forth now over three
 9 years and in the three years--well, we went
 10 a year and a half just trying to get a
 11 meeting with Sherry Gambin-Walsh. That's a
 12 lie, when she got elected, from the time she
 13 got elected until there the week before
 14 Paddy's Day weekend, we couldn't get a
 15 meeting. And then, we had a protest and we
 16 were going to shut the industry down and we
 17 were going to shut it down, and Newfound got
 18 a contract with the healthcare and the with
 19 GoBus and they said they had--we said, we
 20 didn't want to stop the emergency--if
 21 anybody was in an emergency we would have
 22 taken it, but like, anybody that wanted to
 23 go from point A to point B just to get to
 24 work or something, they'd have to phone the
 25 government, because--but anyway, they backed

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1 out of that, but we had one meeting and the
 2 one meeting after the meeting then we got
 3 hauled in three times so far to inspect the
 4 car. Now, if the car is not safe to be on
 5 the road, it shouldn't be on the road. We
 6 agree with that 100 percent.
 7 COMMISSIONER OXFORD:
 8 Q. (Unintelligible).
 9 MR. LAMBE:
 10 A. But in 45 years, or 44 years, I've never
 11 seen it since I've been in the--I started in
 12 '75. I had a couple of cars and you go get
 13 the car inspected and that and you go to
 14 City Hall, but I agree with them 100
 15 percent. If the car is not safe to be on
 16 the road, get it off, but not just with the
 17 taxis, do it with any car. Wouldn't you
 18 agree with that? If your tires are bald or
 19 anything else, get it off the road. And
 20 they came after City Wide because of me, and
 21 you can put that on the--I don't care, but
 22 that's why they came after me. Just like I
 23 said, the three questions we wanted answered
 24 and we got three nos, and they decided to go
 25 along with what the Government wanted.

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1 COMMISSIONER OXFORD:
 2 Q. What was the three questions?
 3 MR. LAMBE:
 4 A. We wanted the 18.6 percent increase roll
 5 back, we wanted a freeze on the insurance
 6 until the consultation was over, and the 15
 7 percent HST/GST taken of the insurance. And
 8 we got three nos. They said they never had
 9 the power and I asked them this, I said,
 10 "who's head over to the Public Utility
 11 Board"? They said, "the Government". I
 12 said, "who's head over to the insurance
 13 operators of Newfoundland"? He said, the
 14 Government". I said, "well, there's your
 15 answer". The Government has got to change
 16 the way they're letting insurance operators
 17 operate in Newfoundland. If you're allowed
 18 to take all the bad and put them to a side,
 19 sure, how would a farmer survive if all the
 20 bad fruit and vegetables are on there and
 21 they got to take them and sell them? Are
 22 you going to go out and buy bad apples or
 23 bad potatoes or bad carrots? You're not.
 24 They're forcing it, we got no other choice.
 25 When you go to that, you got a choice. You

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1 can go somewhere else and buy it somewhere
 2 else, we don't have that choice or that
 3 option. Now, I don't know if it makes any
 4 sense to you, what I'm saying to you, but -
 5 COMMISSIONER OXFORD:
 6 Q. Oh, no, we understand what you're saying.
 7 MR. LAMBE:
 8 A. That's what we're dealing with.
 9 COMMISSIONER OXFORD:
 10 Q. Do you have any opinions about the cap and
 11 things about that they're trying?
 12 MR. LAMBE:
 13 A. Well, the cap is not going to help us. The
 14 cap is only going to give us \$1.50 a week,
 15 and on 52 weeks, \$150.00. What's the good
 16 of that? We need to get the insurance
 17 operators of Newfoundland in the hole so
 18 that like, they're making 104 million
 19 dollars and they're losing 1.2, but they--
 20 every time you open a policy, no matter who
 21 it's with, so much of that policy goes into
 22 a pot to pay the premiums and the claims, or
 23 not the premiums, to pay the claims out.
 24 And that's--if they're allowed to take it
 25 from you and I and put it into a pot, why

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1 can't they have it all under the one pot?
 2 We understand we're going to have more
 3 accidents. If you're on the road 24 hours a
 4 day, you'd have more accidents. In the year
 5 2016, we had 208 claims against the taxis,
 6 but there was over 44,000 accidents, but in
 7 the claims that are already settled, it was
 8 4,650, I do believe. You can check that
 9 with the Insurance Brokers of Canada.
 10 That's where those numbers came from and
 11 I've also spoken to Ryan about them and I
 12 spoke to Pam Sr about them, but those
 13 numbers are accurate. Like, they're not my
 14 numbers, they're the Government's numbers
 15 that are put on the website on the Insurance
 16 Operators. It's only common sense. If we
 17 just got to pay for the bad, well, there's
 18 no industry, we're gone. Something has got
 19 to be done to change the way the insurance
 20 operates in Newfoundland. Back when Roger
 21 Rhymes was premier, he wanted to bring in no
 22 fault insurance and Mr. Williams got
 23 elected, Danny Williams, and then Facility
 24 was formed, and since then, we're taking
 25 the--it's like in the ring with three

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1 Muhammad Ali's. Don't turn, but other than
 2 that, I would like to know when the
 3 consultations are, so we can -
 4 COMMISSIONER OXFORD:
 5 Q. Is that something you would like to see? No
 6 fault insurance?
 7 MR. LAMBE:
 8 A. Well, I think it would--no fault insurance
 9 might make it better for us. I really do.
 10 Not a cap, no fault insurance. It's only
 11 common sense. If you're on the road 24
 12 hours a day, like you drive to work and you
 13 drive home and then once a week you might go
 14 to the mall or to the supermarket. You know
 15 what I mean? You're putting on the average
 16 200 kilometers a week on your car and we're
 17 putting on the average 4 to 500 kilometres a
 18 day on the car. So, who's going to have
 19 more accidents? So--like we, in the
 20 industry in whole, something has got to be
 21 done or if not, there is going to be no
 22 industry. There's nobody out there who can
 23 afford the rates that are being paid. Like
 24 Newfound, Mr. Newell, the company is for
 25 sale right now, and like he said, he's

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1 paying more for the insurance to operate
 2 than he is for the contract that he's got,
 3 and he's got four or five major contracts.
 4 But when you pay the two of them, there's
 5 nothing left. All he's got left then is his
 6 licences and the cars. He's got nothing,
 7 and right now, like if this keeps going on,
 8 a taxi licence is going to be worth nothing.
 9 Who's going to buy a taxi licence when it
 10 cost you, just to look out at the car, you
 11 got to spend \$12,000 for insurance, you got
 12 to spend \$20,000 for the, to operate for
 13 stand rate, because someone's got to pay the
 14 dispatchers and the secretaries to do their
 15 work, and then you got to pay for the car,
 16 which is another 20 or \$25,000, and you gets
 17 two years out of car, three if you're lucky
 18 and that's a brand new car because of the
 19 kilometres that you're putting on them.
 20 You're putting almost 100,000 kilometres a
 21 year on your car with two drivers, and like,
 22 a car can only take so much.
 23 CHAIR:
 24 Q. You'd be lucky to get two, two and a half
 25 years.

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1 COMMISSIONER NEWMAN:
 2 Q. So, is there room for there to be--normally,
 3 if you have an increase in your costs,
 4 you'll increase your rates, that's the cost
 5 of the product. So, how do you feel about
 6 that?
 7 MR. LAMBE:
 8 A. See, we've looked at this and we've spoken
 9 with the mayor and the deputy mayor. If we
 10 put our metre rates up, there's no way an
 11 elderly person, which is on a fixed income,
 12 can you pay \$20.00 to go to a supermarket
 13 and then \$20,00 to get home? Sure, that's
 14 your groceries for an elderly person, and
 15 that's--like, a lot of our clients are
 16 people that are on social services, on the
 17 1st and the 15th are busy days and the
 18 elderly gets them on the 27th to the end of
 19 the month, but we take them to the
 20 supermarket and we take them to pay their
 21 bills. But like, right now, there's no way,
 22 it's \$3.75 to sit in your car right now, and
 23 if we put it up to \$5.00 like it's
 24 suggested, we'll be the highest in Canada.
 25 In all of Canada, and like, if you're

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1 working and you're Downtown, sure. When
 2 you're leaving Downtown George Street, you
 3 don't care what you got to pay to get home.
 4 COMMISSIONER OXFORD:
 5 Q. The base rate you say was \$3.75?
 6 MR. LAMB:
 7 A. \$3.75. That's what your metre starts at.
 8 Go up a \$1.25 every kilometre.
 9 COMMISSIONER OXFORD:
 10 Q. How long has the base rate been at that
 11 level?
 12 MR. LAMBE:
 13 A. Right now, it's been like that about eight
 14 or nine years.
 15 COMMISSIONER OXFORD:
 16 Q. Eight to nine years. Okay.
 17 MR. LAMBE:
 18 A. But like, we've been looking at it and if we
 19 put another increase to our passengers,
 20 they're not going to be able to drive with
 21 us. Like for an elderly person on fixed
 22 income getting Old Age Pension without any
 23 other pension, there's no way they can pay.
 24 Like you're lucky to get \$5.00 each way off
 25 them and you got to do an awful lot of \$5.00

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1 jobs to pay \$12,000 a year, just for
 2 insurance, not counting any other part of
 3 the industry where you got your stand rent
 4 and your car and then you got--that's not
 5 counting maintenance. Look out my window
 6 what a car is costing me, over \$50,000 for
 7 one car before I goes to work. If you had
 8 to pay that before you went to work, would
 9 you pay it? Like we just can't sustain the
 10 insurance increases we've been hit with, and
 11 like out talks, like I'm after being--Paddy
 12 Daley, he knows me now better than the wife
 13 knows me, and before him I was dealing with
 14 Fred Hutton and Renell LeGrow. They all
 15 hear what I'm saying, but nobody can do
 16 nothing. The only ones who can do something
 17 are you and the Government.
 18 CHAIR:
 19 Q. Well, Mr. Lamb, we really can get a good
 20 sense of your frustration and I, you know,
 21 absent being able to pass on the cost, I
 22 guess, like the messages, you have to absorb
 23 them and that's creating some significant
 24 issues or you, I guess. So, that's the
 25 upshot of it all.

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1 MR. LAMBE:
 2 A. I hope something can be done. I do know if
 3 there's nothing done it's going to be an
 4 awful--like, you're talking--there's 2,071
 5 taxi plates in Newfoundland, which is 4,142
 6 taxi drivers, because it's two cars (sic.)
 7 on every car. That's not their families,
 8 that's just their drivers, 4,142. Now, like
 9 everybody got a family, mostly everybody.
 10 Like, you're talking over 5,000 people in
 11 the industry and there's no way they're
 12 going to be in the industry if we got to pay
 13 these insurance rates and like, we
 14 understand we got to pay more insurance
 15 rates than what you got to pay. Like it's
 16 only common sense, but I, when I started, it
 17 was \$500.00 a car for insurance, then it
 18 went up to \$1,200.00. That's what I was
 19 paying in 2003, and since then, it's gone up
 20 to \$12,200 per car. So, and I had to--the
 21 wife made a claim there March 18th, we
 22 received a letter in the mail telling us
 23 that we're under surveillance and fraud is
 24 against the law in Newfoundland. So, I
 25 phoned back to Intact to find out what's on

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1 the go and they said, "that's the new rule
 2 the Newfoundland Government got. Now
 3 anytime there's a claim made, you got to get
 4 a letter sent to you telling you that you're
 5 under surveillance and you could be charged
 6 with fraud". But that's the new rules the
 7 government got in. I don't care about them,
 8 all I like to see, I would love to see
 9 something being done to get the rates--even
 10 if you can cut them down, like to 4 or
 11 \$5,000.00 a year per car. Like at least you
 12 can sustain a bit of profit. Like you'd
 13 make 3 or \$4,000.00, but right now, that's
 14 per car. Right now, you can't do it, it's
 15 impossible.
 16 COMMISSIONER OXFORD:
 17 Q. Do you have any idea what percentage of your
 18 passengers would fall into senior's low-
 19 income class of -
 20 MR. LAMBE:
 21 A. I wouldn't be able to answer it.
 22 COMMISSIONER OXFORD:
 23 Q. You couldn't. No.
 24 MR. LAMBE:
 25 A. Like we had the airport contract and we deal

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1 with a lot of business people, but like on
 2 the 1st of the month and the 16th (sic.) of
 3 the month when the cheques bes out and the
 4 27th to the end of the month, actually from
 5 the 27th to the 1st, we bes busy with the
 6 Canada Pension, the Old Age Pension and
 7 Social Services, and other than that, like
 8 however many people is on Social Services in
 9 Newfoundland and the elderly and Canada
 10 Pension? I'd say, I don't know, 30 percent,
 11 but that's only for those days. The rest of
 12 the time you're driving business people
 13 around, and I mean business people. We used
 14 to have a lot of tourists, but we had people
 15 in our industry pick up a tourist at the
 16 boat and heave them out of the car on Water
 17 Street not knowing how to get to Signal
 18 Hill. And I'm dead serious. So, that's -
 19 COMMISSIONER OXFORD:
 20 Q. The driver didn't know how to -
 21 MR. LAMBE:
 22 A. This is why Advanced Education and Skills
 23 are coming into effect. We've been dealing
 24 with Wanda Hill, the Government there on
 25 Water Street, or Duckworth Street, and

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1 they're trying to get a program put in place
 2 so that in order to require a taxi licence,
 3 you got to do these skills, what they're
 4 going to require you to have.
 5 COMMISSIONER OXFORD:
 6 Q. Okay.
 7 CHAIR:
 8 Q. Are you working with the City on that as
 9 well? As a requirement of the licence?
 10 MR. LAMBE:
 11 A. What we done with the City, we went and got
 12 the GPS systems put in the car, so they
 13 know, like telematically (phonetic) and if
 14 the City wanted it, we'd even put a screen
 15 in City Hall so they can monitor the cars
 16 also, and that way then we know the people
 17 that we got out there working for us are
 18 being safe and driving, not going crazy.
 19 Now, that's still not going to cut out the
 20 accidents, it'll cut down accident, because
 21 accidents are going to happen anyways. But
 22 we got to get something done for like the
 23 answers. There could be many answers.
 24 We're after making 13 requirements to the
 25 Government and I'm waiting to get back on

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1 them. Like, if I sell you my car today, you
 2 can buy my car and you can go drive it. I
 3 don't check you for insurance, but my plate
 4 goes with the car that I'm selling you.
 5 We're after requesting to the Government to
 6 make it mandatory that the driver own the
 7 plate. When I sell you the car, you don't
 8 get my plate. You got to go into Motor
 9 Registration and get your own plate. Do you
 10 understand?
 11 CHAIR:
 12 Q. Yeah.
 13 COMMISSIONER OXFORD:
 14 Q. Uh-hm.
 15 MR. LAMBE:
 16 A. And that way it'll cut out an awful lot of
 17 people that are on the road that got no
 18 insurance, but the reason why a lot of these
 19 people on the road that got no insurance,
 20 they can't afford to get them. The
 21 Government is after letting them go like a
 22 rocket, and like any industry that you're
 23 into, if you can make a 22 percent profit
 24 and then complain about it and then get the
 25 Public Utilities Board on their side,

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1 there's something wrong. There's no other
 2 industry in Newfoundland where you can get a
 3 22 percent profit. If there is, I'd like to
 4 know where it's to. And those, you can get
 5 those profits and they--right from the
 6 Insurance Operators of Canada and Steve
 7 Marshall is a good friend of mine also, and
 8 like him and I were speaking, and like he
 9 said, he gave me the numbers and I gave them
 10 to Paddy Daley and then when the next day,
 11 instead of the Government making a comment
 12 on it, they hauled in 45 taxis and took
 13 three off the road. One of the ones which
 14 they took off the road was nothing wrong
 15 with it. They said the reason why they took
 16 them off the road, all three of the cars,
 17 was the handbrake. But like, when you're on
 18 the road 24 hours a day and you're driving
 19 24 hours, how often do you use your
 20 handbrake? It's not like your own personal
 21 car, when you park it in your driveway, you
 22 put on your handbrake because you--but if
 23 your car is parked overnight, sure, use your
 24 handbrake, but they took them off the road
 25 and said that the handbrakes weren't

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1 holding. They are holding, and like, we had
 2 a technician come out from Hickman Motors on
 3 Pete Street, down to the garage at City Wide
 4 Taxi on Vanguard Court and they got out of
 5 the tow truck and they checked it and then
 6 they put it up on the ramp and they checked
 7 it. They said they don't know why they took
 8 it off the road. So, our boss went to Paul
 9 Didham with Motor Registration and with the
 10 Police Department and ask why. He said that
 11 when we checked it out at the time, he said,
 12 the car wouldn't hold. All he had to do was
 13 push the brake to the floor. But anyways,
 14 I'm glad you heard me, and I hope we'll hear
 15 something pretty soon.

16 CHAIR:
 17 Q. Did I understand from you that you'd like to
 18 stay involved in this process that we're
 19 undertaking now?

20 MR. LAMBE:
 21 A. One hundred percent.

22 CHAIR:
 23 Q. Okay. So, I can make sure Cheryl has your
 24 contact info.

25 MR. LAMBE:

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1 A. Oh, she's got all that.

2 CHAIR:
 3 Q. Yeah, so we're in the process of scheduling
 4 further hearings and -

5 MR. LAMBE:
 6 A. And I have this man here drove cracked, poor
 7 old thing.

8 CHAIR:
 9 Q. He's good for it.

10 MS. GLYNN:
 11 Q. Mr. Lambe, I would just like to reiterate
 12 that our report is not going up to
 13 Government until June 30th--so, you know.

14 MR. LAMBE:
 15 Q. June the 6th, I might have to work for Peter
 16 until then, that's all I can do.

17 MS. GLYNN:
 18 Q. Yes, there's very little that we'll be able
 19 to do before June the 6th.

20 MR. LAMBE:
 21 A. I understand that. Like last April when
 22 Perry Trimper was the minister, we were
 23 going to have this done by the fall of 2017,
 24 and like I said, if that happens, I said,
 25 there's nothing going to be done with this,

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1 we all know it. Until 2019, until the
 2 elections are running, and then it's going
 3 to come on the table. Like, they're just,
 4 like we're on the back burner. They don't
 5 care about us, but it's not me as an
 6 individual, it's over 5,000 families that
 7 are involved in this. Like it's 4,142
 8 drivers and they all got families, now
 9 however many youngsters they got, I don't
 10 know, but it's a lot of people are going to
 11 be out of work.

12 CHAIR:
 13 Q. Probably.

14 MR. LAMBE:
 15 A. But anyway, thank you all for listening to
 16 me, and I hope when we has the consultations
 17 I'm there to give you some more prize.

18 CHAIR:
 19 Q. Absolutely, we'll make sure they you're kept
 20 in the loop. So, just give Cheryl or Ryan a
 21 call if you have any questions about the
 22 process or if you're wondering if something
 23 is happening and we're trying to settle the
 24 rest of this.

25 MR. LAMBE:

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1 A. When do you figure the consolations are
 2 going to start?
 3 CHAIR:
 4 Q. The late part of May. The third week of
 5 May, right now, the hearings are scheduled.
 6 A tentative schedule.
 7 MR. LAMBE:
 8 A. Okay. Where will they take place?
 9 CHAIR:
 10 Q. They will be here in our office.
 11 MR. LAMBE:
 12 A. In the office.
 13 CHAIR:
 14 Q. And we have another room out there.
 15 MR. LAMBE:
 16 A. How many does that hold, because there's 365
 17 -
 18 MS. GLYNN:
 19 Q. I can show you the room on the way out,
 20 actually.
 21 CHAIR:
 22 Q. You can see the room, right there.
 23 MR. LAMBE:
 24 A. Okay. There's 365 taxi operators.
 25 CHAIR:

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1 Q. It won't hold that many. I can't tell you
 2 how many, but it won't be that many.
 3 MR. LAMBE:
 4 A. So, the one place that will hold it is the
 5 Paul Mitchell place there on Carrick Drive.
 6 CHAIR:
 7 Q. Yeah, and if there's sufficient interest and
 8 we don't have the space here, we're
 9 certainly, you know, we'll make sure that
 10 there is opportunity for people to attend.
 11 MR. LAMBE:
 12 A. Do you understand where I'm coming from?
 13 CHAIR:
 14 Q. Absolutely.
 15 MR. LAMBE:
 16 A. Like there's--that's just on the Avalon, now
 17 that's not--like you're going to be going
 18 outside the Avalon, or are they going to be
 19 coming in also?
 20 CHAIR:
 21 Q. Well, we're trying to work that out. We're
 22 under a fairly tight timeframe as well,
 23 because we'd like to have our report, as
 24 you've said, you know, there is some urgency
 25 to getting this work completed, so

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1 Government will have the information they
 2 need to do what they have to do and that's
 3 the whole purpose of this. So, that might
 4 be a time constraint more so than anything,
 5 not a lack of any desire to go, it's just if
 6 we have the time to go, but we're certainly
 7 trying to make it open and available for
 8 everyone and anyone who wants to come in.
 9 We've got a taxi operator coming in from
 10 Corner Brook tomorrow to meet with us here
 11 as well. So, there is certainly a lot of
 12 interest and we sense your frustration.
 13 MR. LAMBE:
 14 A. I will tell you, Cy's in Paradise. I called
 15 him, and I told them to call the Chair, so
 16 you might want to send them an email or
 17 something, because he's down to one car now,
 18 and he handed the company over, like he
 19 said, he can't he can't afford it.
 20 CHAIR:
 21 Q. Oh, wow.
 22 MR. LAMBE:
 23 A. There's no way he can afford to operate,
 24 because it would be different if what came
 25 in on the cars, the taxi driver that's--when

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1 you're working for me, when you pay me my
 2 \$540.00 for a lease of a car, but what you
 3 make after the \$540.00, that goes to you and
 4 like, you're only making about \$400.00,
 5 you're making less than a minimum wage.
 6 Because there's only so much that can come
 7 in on a car.
 8 CHAIR:
 9 Q. Yeah, absolutely. Well, if you can't raise
 10 the rates and you still got your car on
 11 24/7, there's obviously a maximum that
 12 you're going to have.
 13 MR. LAMBE:
 14 A. Right. Like right now, for--you got to have
 15 \$958.00 a day, per car to operate that car.
 16 That's to pay your insurance, to pay your
 17 stand rent and to pay your car payment.
 18 CHAIR:
 19 Q. That's no profit?
 20 MR. LAMBE:
 21 A. No, that's just what you got to pay to
 22 operate every week.
 23 COMMISSIONER OXFORD:
 24 Q. It's your cost.
 25 MR. LAMBE:

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1 A. That's our cost.
2 CHAIR:
3 Q. Per week, or per day?
4 MR. LAMBE:
5 A. Per week, and like, well, right now it's
6 almost just as much a year to have the
7 insurances to have your--to pay your stand
8 rent. Now, the stand rent, they give you
9 something, they're giving you the work, the
10 dispatchers. The insurance companies,
11 they're giving you a pain, and a bad one.
12 CHAIR:
13 Q. Well, thank you so much.
14 MR. LAMBE:
15 A. I appreciate your time.
16 CHAIR:
17 Q. We really appreciating you taking the time
18 to speak with us.
19 MR. LAMBE:
20 A. I can take this with me, right?
21 CHAIR:
22 Q. Absolutely, yes.
23 COMMISSIONER OXFORD:
24 Q. Oh, yeah, absolutely.
25 CHAIR:

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CERTIFICATE

I, Janessa Murphy, hereby certify that the foregoing is a true and correct transcript of a hearing heard on the 12th day of April, 2018 before the Board of Commissioners of the Public Utilities Board, St. John's, Newfoundland and Labrador and was transcribed by me to the best of my ability by means of a sound apparatus.

Dated at St. John's, Newfoundland and Labrador this 25th day of April, 2018

Janessa Murphy

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1 Q. If you wanted to take extra copies you can,
2 yeah.
3 MR. LAMBE:
4 A. No, I got them all. I'm going to take this
5 to the boss now and let him read them over.
6 CHAIR:
7 Q. Yeah, absolutely. If there's anything else
8 we can provide you in terms of paper copies,
9 just let us know and we'll get them to you.
10 MR. LAMBE:
11 A. Okay. Thank you all very much.
12 CHAIR:
13 Q. It's a real pleasure meeting you. Thank you
14 so much.
15
16 Upon Conclusion
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