

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 Three

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

Krista Quigley and Todd Edmonds, Star
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. So, I just have a few opening remarks, more
 7 for the record and then we'll get you guys
 8 started. As Darlene had just alluded to,
 9 like I said, I thank you for taking your
 10 time to come in and speak with us today, we
 11 really appreciate that. We've already
 12 introduced ourselves, but for the record, we
 13 have Ryan Oake, who's our regulatory
 14 analyst; myself, Jacqui Glynn, who's the
 15 legal counsel; Mr. Jim Oxford, one of our
 16 commissioners; Darlene Whelan, chair of the
 17 Board; and Dwanda Newman, who's the vice
 18 chair of the Board. So, the purpose for the
 19 meetings is to provide the taxi operators an
 20 opportunity come in and speak to the
 21 Commissionaires about the issues they are
 22 facing in relation to their insurance rates
 23 and also, just the industry as a whole. The
 24 Board has been asked to audit taxi claims to
 25 determine the cause of the four (phonetic)

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1 claims experience, including the details
 2 regarding the underlying causes of loss and
 3 the high claims cost that are being
 4 occurred. And then, our job is to provide
 5 recommendations to reduce these claim costs
 6 and to reduce the rates for the taxi
 7 industry. So, Cameron and Associates has
 8 prepared a report, which I believe was
 9 circulated to you and there's a copy on the
 10 table.
 11 MS. QUIGLEY:
 12 A. I have mine here too.
 13 MS. GLYNN:
 14 Q. Perfect. So, they've identified possible
 15 areas that could be contributing to the
 16 claims experience, but again, we wanted to
 17 hear it directly from the taxi operators.
 18 So, the purpose of today's meeting is just
 19 to discuss the taxi issues, but we also will
 20 be reporting on other issues, and if you
 21 feel like you want to comment on those,
 22 please feel free. Please note also, that
 23 there will be an opportunity for you to come
 24 back again when we have the public
 25 presentations to the Board. We're hoping to

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1 have it in the third week of May. May 23rd
 2 is our target right now. It's intended to
 3 be a very informal discussion. We are
 4 transcribing to ensure that we have a
 5 verified record of what it said. The
 6 transcript will become part of the public
 7 record and will be available on our website
 8 and then maybe referred to by the
 9 Commissioners when we make our report to
 10 government. That report is scheduled to be
 11 filed June 30th. The Board will not make any
 12 determinations or decisions on the issues;
 13 we make recommendations. But this provides
 14 us with the unique opportunity to pass on to
 15 government comments on a whole bunch of
 16 issues. So, feel free to discuss anything.
 17 If we go too far off the record, we'll bring
 18 you back in.
 19 MS. QUIGLEY:
 20 A. Okay. Sounds like a plan.
 21 MS. GLYNN:
 22 Q. With that being said, I ask that you
 23 introduce yourself and who you represent and
 24 then, the floor is all yours.
 25 MS. QUIGLEY:

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1 A. My name is Krista Quigley, I am representing
 2 Star Taxi in Corner Brook -
 3 MR. EDMONDS:
 4 A. And I'm Todd Edmonds from Star Taxi in
 5 Corner Brook.
 6 CHAIR:
 7 Q. Can you--you're going to have to speak a
 8 little louder so the -
 9 MR. EDMONDS:
 10 A. Okay, sorry. Got my kitty voice on.
 11 CHAIR:
 12 Q. The floor is yours. Whatever you -
 13 MS. QUIGLEY:
 14 A. Well, to start off, I guess, the biggest
 15 issue that I have with this industry is we
 16 are paying enormous amounts of money to
 17 insurance companies for things that we're
 18 not getting. If there's an accident that's
 19 occurring, nobody investigates these
 20 accidents. They're not--they're just--we
 21 were told that it's easier and cheaper for
 22 them to just pay out the accident then do
 23 any investigating. So, they don't even--
 24 there's nothing done about it.
 25 CHAIR:

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1 Q. Told by the insurance company?
 2 MS. QUIGLEY:
 3 A. Yeah, we were told by the insurance company
 4 at one of the accidents that we had, the
 5 first year we had the company. And we were
 6 told then that it was cheaper for them to
 7 just pay it out then to do anything about
 8 it. And to me, that's not fair, because if
 9 I'm not at fault, why should I pay for
 10 something that I did not do, right? That's
 11 one of our biggest concerns with all of
 12 this. The rates have gone up in the last
 13 four or five years, our rates have gone up
 14 about 140 percent, and it's unsustainable.
 15 We've had independent drivers on our taxi
 16 stand, 11 of them when we started and we're
 17 down to one, because the rates are so high
 18 and it's so absorbent that they can't make
 19 any money to sustain their living.
 20 So, basically, they're being--these are
 21 gentlemen, these are people that have been
 22 in this industry for years, for decades and
 23 like they've indicated to us, they feel like
 24 they're being forced out and I don't think
 25 that's fair to anybody who's been in this

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1 industry for decades to force them out of a
 2 job that they've done for 25 or 30 years.
 3 CHAIR:
 4 Q. Can you just tell me a bit about Star Taxi?
 5 Do you have--how many cars do you have in
 6 your -
 7 MR. EDMONDS:
 8 A. There's 33 in fleet in total and we got--I
 9 own most of them. There's two independent
 10 brokers.
 11 CHAIR:
 12 Q. Okay. Just two?
 13 MR. EDMONDS:
 14 A. Yeah.
 15 CHAIR:
 16 Q. And so, you own all the other vehicles?
 17 MR. EDMONDS:
 18 A. Yes.
 19 CHAIR:
 20 Q. So, you're actually doing the insurance, the
 21 insuring?
 22 MS. QUIGLEY:
 23 A. Yes.
 24 MR. EDMONDS:
 25 A. Yes.

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1 CHAIR:
 2 Q. Under fleet policies?
 3 MR. EDMONDS:
 4 A. Yes.
 5 CHAIR:
 6 Q. Okay. We're seeing a lot of different
 7 business models. You know, we've seen a lot
 8 of brokers, a lot of different kinds of
 9 things. Okay, so that helps me understand
 10 some of the comments. Good, thank you.
 11 MS. QUIGLEY:
 12 A. It's a difficult business to be involved in
 13 as of right now. We've done a lot over the
 14 last few years to try and better things, you
 15 know. We--all of our drivers, before we
 16 hire our drivers, all of them have to have a
 17 clean abstract. That comes before anything.
 18 They go and get a Driving Abstract and it
 19 goes through our insurance company before
 20 they're even hired on. If your insurance
 21 company says no, we don't hire them. As
 22 simple as that.
 23 COMMISSIONER OXFORD:
 24 Q. Do you get ask if you can get a Certificate
 25 of Conduct as well?

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1 MS. QUIGLEY:
 2 A. We do now, yeah. That's something new this
 3 year.
 4 MR. EDMONDS:
 5 A. That's something new this year and we're
 6 starting as of this April, it has to be done
 7 by the 30th of April.
 8 CHAIR:
 9 Q. Okay.
 10 MS. QUIGLEY:
 11 A. Yeah, and all drivers have complied with
 12 that, and the background checks and all that
 13 stuff has been done.
 14 CHAIR:
 15 Q. So you're doing that with your existing
 16 drivers or new drivers?
 17 MS. QUIGLEY:
 18 A. All drivers. All drivers are getting it
 19 done.
 20 MR. EDMONDS:
 21 A. Existing drivers -
 22 CHAIR:
 23 Q. Okay.
 24 MS. QUIGLEY:
 25 A. And anybody new that comes on will have to

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1 have that done as well before they're hired
 2 on. And I think it's a wonderful thing. I
 3 think it's very positive, and it's an
 4 industry that has a lot of respect that you
 5 can do that, you know, and feel comfortable
 6 doing that. I think that's a good thing, I
 7 really do.

8 CHAIR:
 9 Q. Any other--a clean abstract, Certificate of
 10 Conduct. You were going through a list that
 11 you're, or--we didn't cut you off, did we?

12 MS. QUIGLEY:
 13 A. No, no, you never cut me off. Basically, my
 14 biggest thing about all of this is these
 15 accident things.

16 COMMISSIONER OXFORD:
 17 Q. Is the what?

18 MS. QUIGLEY:
 19 A. Is the accidents and being--we're being
 20 charged on a what-you-do basis, not how-you-
 21 do basis, and that to me is not fair. If
 22 I've been driving for 30 years and haven't
 23 had an accident or a traffic ticket or a
 24 speeding violation, why should I be
 25 penalized in the same bracket as somebody

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1 who has had driving impairments or, you
 2 know, speeding tickets or five accidents.
 3 I'm being lumped into the same category as
 4 those guys and it's not fair. You know, I
 5 don't think it's fair that they do that.

6 MR. EDMONDS:
 7 A. With regarding the fleet insurance that we--
 8 the policy we have, if one vehicle has an
 9 accident, all the other vehicles is
 10 penalized and all the other vehicle, their
 11 price increases.

12 CHAIR:
 13 Q. Oh, okay.

14 MS. QUIGLEY:
 15 A. It doesn't just go up on the one vehicle
 16 that's had the accident. The 26 or 30 cars
 17 all get jacked up.

18 COMMISSIONER OXFORD:
 19 Q. Yes, that's right, in the fleet policy?

20 MS. QUIGLEY:
 21 A. In a fleet policy, yeah.

22 MR. EDMONDS:
 23 A. And like, say if our insurance company is
 24 liable for injuries to other people, there's
 25 nobody going around investigated or

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1 anything. Like, if someone gets hurt on
 2 Workers' Comp or something, our government
 3 got someone there to watch. There's people
 4 getting hurt in taxi accidents and they're
 5 out cutting wood, riding snowmobiles and
 6 nobody is watching any of that there. They
 7 don't even do an investigation, you just
 8 write up a cheque.

9 MS. QUIGLEY:
 10 A. Just writes them a cheque and signs it over.
 11 It's the easiest money.

12 MR. EDMONDS:
 13 A. That's what we're told, you know.

14 MS. QUIGLEY:
 15 A. We have no say. We have no say in where our
 16 money--like, we're paying out all this money
 17 and we have absolutely no rights to what's
 18 happening. We have nothing to say about--if
 19 we have an accident, any payouts, we don't
 20 know anything about it until it's done.
 21 They tell us nothing.

22 COMMISSIONER OXFORD:
 23 Q. Other than giving your statement and that's
 24 it?

25 MS. QUIGLEY:

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1 A. Yeah, that's it. We don't know until a year
 2 or two or three down the road when the claim
 3 is settled.

4 MR. EDMONDS:
 5 A. We get a letter in the mail.

6 MS. QUIGLEY:
 7 A. We get a letter in the mail saying you paid
 8 this person \$30,000, or \$20,000, or whatever
 9 the case may be. That's just an example.

10 MR. EDMONDS:
 11 A. And in saying that, like in the last four
 12 years, out of all the cars we got, we were
 13 dinged for one accident and it's not
 14 something that just happened in February.
 15 But the rates still increases. It goes up
 16 every year. There's no control over it.
 17 Something is -

18 MS. QUIGLEY:
 19 A. What I don't understand is how, all of a
 20 sudden, in the last five years the insurance
 21 industry has become a problem. Like what
 22 happened 20 years ago? What happened 10
 23 years ago? How come none of this was picked
 24 up on then? Like why is it not consistent
 25 over the last 20 years and then, all of a

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1 sudden, we're getting hit every six months
 2 with a 20 percent increase, or a 25 percent
 3 increase? You know, I mean, it's not--it
 4 doesn't make sense to me.
 5 CHAIR:
 6 Q. How much of your business costs now are
 7 taken up with the insurance costs?
 8 MS. QUIGLEY:
 9 A. It's pathetic.
 10 CHAIR:
 11 Q. Okay.
 12 MR. QUIGLEY:
 13 A. It really is.
 14 CHAIR:
 15 Q. Is it one of your highest expenses now?
 16 MS. QUIGLEY:
 17 A. It's the highest.
 18 CHAIR:
 19 Q. It is the highest?
 20 MS. QUIGLEY:
 21 A. The highest.
 22 CHAIR:
 23 Q. Okay.
 24 MS. QUIGLEY:
 25 A. It's the highest expense that we have in

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1 this business and it's going to eliminate a
 2 lot of industry. There's a gentleman,
 3 there's one cab company out in Port au
 4 Basques that just sold, and I think that
 5 there was three or four people looking at it
 6 and as soon as they saw the insurance, they
 7 backed away from it, because they don't want
 8 to have that bill. It's the highest bill.
 9 MR. EDMONDS:
 10 A. It's getting to a point that it's probably
 11 not even going to be feasible to stay at it.
 12 CHAIR:
 13 Q. Is that right?
 14 MS. QUIGLEY:
 15 A. Oh, yeah.
 16 COMMISSIONER OXFORD:
 17 Q. You see it as a real threat to you to
 18 survive.
 19 MR. EDMONDS:
 20 A. Yeah, you're putting a lot of time and hard
 21 work into something that there's nothing in
 22 return. Pretty much that's what we're
 23 seeing today.
 24 MS. QUIGLEY:
 25 A. A threat, it's--and we work hard at our

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1 jobs, you know, and this is a business that
 2 shouldn't be this way, you know. Ninety
 3 percent of anything that's happening is the
 4 fact that--if you look at the money that
 5 they're paying out, for example, if it's 17
 6 to 20 million dollars in a year that they're
 7 paying out, or in a two-year period, if they
 8 took a percentage of that and hired
 9 investigators and said, okay, well, John Doe
 10 down the road had an accident and he's
 11 claiming personal injury, but yet this man
 12 is out on his skidoo three times a week, or
 13 riding quads four times a week, or cutting
 14 two cords of wood every second week, then
 15 they would know that John Doe is not hurt,
 16 and John Doe is just looking for an easy
 17 payout, you know. And if you're paying
 18 someone \$50,000 a year to do that, it's not
 19 going to be 20 million. It's not going to
 20 be anywhere near that 20-million-dollar
 21 mark. So, that's something that they can
 22 consider to save them the 20 million dollars
 23 that they're paying out, but they're saying
 24 that they're not getting the money from what
 25 we're doing, right.

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1 COMMISSIONER OXFORD:
 2 Q. So what I'm hearing from you folks is that
 3 the investigation part of the accident
 4 itself, if there were any accidents that
 5 happened, is tantamount to see them reduce
 6 the cost overall in the industry?
 7 MS. QUIGLEY:
 8 A. Yes.
 9 MR. EDMONDS:
 10 A. Yes.
 11 COMMISSIONER OXFORD:
 12 Q. Am I correct?
 13 MR. EDMONDS:
 14 A. Yes.
 15 MS. QUIGLEY:
 16 A. Yes, you are, yeah. That's the number one
 17 thing on my list, because it's when you look
 18 at it and see different avenues for--I mean,
 19 I can give you a dozen examples, but I mean,
 20 when somebody does something that's wrong,
 21 they should be held accountable for that,
 22 you know, but if I'm not doing anything
 23 wrong, why should I be held accountable for
 24 something that I did not do? So if it's
 25 feasible for a taxi to have a dash cam in

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1 their car, that's hard wired in, that cannot
 2 be tampered with by either driver or
 3 anybody--they can say, "yes, we can put it
 4 in your cars", but they won't reduce our
 5 rates because we have them there. They
 6 won't give us a discount or a reduced rate
 7 because you have these in your vehicles,
 8 that can prove that this person ran the stop
 9 sign, or this person crossed over your lane,
 10 they still won't give us any credit for
 11 that.

12 CHAIR:
 13 Q. Do you deal with an insurance broker in
 14 Corner Brook?

15 MS. QUIGLEY:
 16 A. Yes, we do.

17 CHAIR:
 18 Q. Do you have the opportunity to talk to your
 19 broker about things that you could do to
 20 reduce your -

21 MS. QUIGLEY:
 22 A. We haven't as of yet.

23 CHAIR:
 24 Q. No?

25 MS. QUIGLEY:

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1 A. We haven't as of yet, no.

2 CHAIR:
 3 Q. And that opportunity is not made available
 4 to you?

5 MS. QUIGLEY:
 6 A. Well, we just haven't had the opportunity to
 7 do that yet.

8 CHAIR:
 9 Q. Sure.

10 MS. QUIGLEY:
 11 A. We've only been with this company, what, a
 12 year?

13 CHAIR:
 14 Q. Okay.

15 MR. EDMONDS:
 16 A. A little over a year.

17 MS. QUIGLEY:
 18 A. This is our second year.

19 MR. EDMONDS:
 20 A. Yeah.

21 MR. QUIGLEY:
 22 A. And we work really hard to try and keep the
 23 business going, and he's gone a lot. You
 24 know, he's gone a lot of the times because
 25 he's trying to make this work.

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1 CHAIR:
 2 Q. Yeah, Star Taxi has been around for a long
 3 time, hasn't it?

4 MS. QUIGLEY:
 5 A. Yeah, 1946.

6 CHAIR:
 7 Q. Yeah.

8 MS. QUIGLEY:
 9 A. It even says. But to say that, yes, it's
 10 been around for a long time, but we feel
 11 that this is something that we are going to
 12 be pushed out of, because we don't have the-
 13 the means is not there to support going
 14 forward. I mean, you can't survive like
 15 that.

16 CHAIR:
 17 Q. Your licencing, does the City -

18 MR. EDMONDS:
 19 A. Yes.

20 CHAIR:
 21 Q. The City does your taxi -

22 MR. EDMONDS:
 23 A. Yes.

24 MS. QUIGLEY:
 25 A. Yes, they do.

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1 CHAIR:
 2 Q. The taxi licencing, which I guess is the
 3 same in most municipalities. So, do you
 4 have to renew, do you renew all of your cars
 5 at once?

6 MR. EDMONDS:
 7 A. Yes, we renew them every April. At the end
 8 of every April and in October -

9 MS. QUIGLEY:
 10 A. There's an inspection.

11 MR. EDMONDS:
 12 A. They does an inspection the second time.

13 CHAIR:
 14 Q. Okay, and what does that inspection entail?
 15 Is it a physical inspection, or -

16 MR. EDMONDS:
 17 A. No, it's--the written inspection would be
 18 done in April and in October is just a
 19 visual one. They check the lights and -

20 COMMISSIONER OXFORD:
 21 Q. That's done by the inspectors in Corner
 22 Brook?

23 CHAIR:
 24 Q. Okay.

25 MR. EDMONDS:

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1 A. Yeah, exactly, yes, okay.
 2 CHAIR:
 3 Q. So, you have to bring your cars there?
 4 MR. EDMONDS:
 5 A. Yes, and they go for a ride with you to make
 6 sure that your meters -
 7 CHAIR:
 8 Q. Oh, so there's a road test?
 9 MR. EDMONDS:
 10 A. Yeah, a road test.
 11 CHAIR:
 12 Q. Okay.
 13 MR. EDMONDS:
 14 A. To make sure your meters is correct and no
 15 noise.
 16 COMMISSIONER OXFORD:
 17 Q. The April inspection would be by a certified
 18 mechanic?
 19 MR. EDMONDS:
 20 A. Correct.
 21 COMMISSIONER OXFORD:
 22 Q. Yes, okay. That's the Provincial one?
 23 MR. EDMONDS:
 24 A. Yes.
 25 COMMISSIONER OXFORD:

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1 Q. Yes, okay. All right.
 2 MS. QUIGLEY:
 3 A. We manage, we maintain our fleet quite well,
 4 you know, and because we think of it as
 5 something--I mean, you're going to put
 6 people in a car, you want them to be safe.
 7 COMMISSIONER OXFORD:
 8 Q. Yes, absolutely.
 9 MS. QUIGLEY:
 10 A. You know, you want them to be comfortable to
 11 know that the vehicle they're getting into
 12 is not clinking and clunking and banging.
 13 COMMISSIONER OXFORD:
 14 Q. Yeah, absolutely.
 15 MS. QUIGLEY:
 16 A. You know, and that's something that we pride
 17 ourselves on.
 18 CHAIR:
 19 Q. Are you a 24/7, everyday?
 20 MR. EDMONDS:
 21 A. Yes.
 22 CHAIR:
 23 Q. So you've got drivers available?
 24 MR. EDMONDS:
 25 A. Yes.

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1 CHAIR:
 2 Q. Okay, and how many other--I haven't taken a
 3 taxi in Corner Brook, I had the need to for
 4 a long, long time, but how many other taxi
 5 companies are in Corner Brook?
 6 MR. EDMONDS:
 7 A. Four.
 8 CHAIR:
 9 Q. There are four more?
 10 MR. EDMONDS:
 11 A. Yes, there's Star, there's Corner, there's
 12 Birchy and City.
 13 REPORTER:
 14 Q. I don't think -
 15 COMMISSIONER NEWMAN:
 16 Q. We couldn't hear that.
 17 MS. QUIGLEY:
 18 A. You got to speak up.
 19 MR. EDMONDS:
 20 A. Star Taxi, Corner Taxi, City Taxi and Birchy
 21 Cabs.
 22 CHAIR:
 23 Q. And it'd be fair to say they're facing
 24 similar challenges?
 25 MR. EDMONDS:

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1 A. Oh, definitely.
 2 MS. QUIGLEY:
 3 A. Definitely.
 4 CHAIR:
 5 Q. Okay.
 6 COMMISSIONER OXFORD:
 7 Q. Would you be one of the bigger companies
 8 that's there?
 9 MR. EDMONDS:
 10 A. One of the bigger ones.
 11 MS. QUIGLEY:
 12 A. One of, yeah. City is probably next to us,
 13 is it?
 14 MR. EDMONDS:
 15 A. Yeah.
 16 MS. QUIGLEY:
 17 A. But we think what they're doing now, I mean,
 18 with regards to, I know that over the last
 19 few weeks it's been an inconvenience for a
 20 lot of drivers to have their vehicles
 21 checked by Highway Enforcement and the RNC
 22 and whatnot, and, hey, we comply. We have
 23 nothing to worry about, we have nothing to
 24 hide.
 25 CHAIR:

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1 Q. You guys were--did have these inspections?
 2 MR. EDMONDS:
 3 A. Yes, we did, yeah.
 4 MS. QUIGLEY:
 5 A. Oh, yes, yeah. They escorted us.
 6 MR. EDMONDS:
 7 A. They were doing it for two weeks, I think,
 8 in Corner Brook.
 9 CHAIR:
 10 Q. Okay.
 11 MR. EDMONDS:
 12 A. They escorted our vehicles back to the RNC
 13 and they had two mechanics there that done
 14 an annual inspection.
 15 CHAIR:
 16 Q. Okay.
 17 MS. QUIGLEY:
 18 A. And there was nothing wrong.
 19 COMMISSIONER OXFORD:
 20 Q. And you didn't get anything impounded?
 21 MR. EDMONDS:
 22 A. Nothing impounded.
 23 MS. QUIGLEY:
 24 A. They didn't impound it, we didn't have to
 25 tow anything away.

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1 COMMISSIONER OXFORD:
 2 Q. Wonderful, glad to hear.
 3 MS. QUIGLEY:
 4 A. Yeah, we were very pleased. I got to say,
 5 we were very happy over that, but I mean, I
 6 think those things are good. I think those
 7 things are positive, and you got to try and
 8 find something positive in all of this,
 9 because it is, it can be very intimidating
 10 and it can be very frustrating. But again,
 11 you got to find the positive in there.
 12 COMMISSIONER OXFORD:
 13 Q. Absolutely.
 14 MS. QUIGLEY:
 15 A. You know, I think that's important. We also
 16 have, we've also been fortunate enough over
 17 the last two years to obtain two accessible
 18 vehicles.
 19 CHAIR:
 20 Q. Oh, yes, okay.
 21 MS. QUIGLEY:
 22 A. And we're very pleased with the outcome of
 23 that as well.
 24 CHAIR:
 25 Q. Good response from the community?

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1 MR. EDMONDS:
 2 A. Yes.
 3 MS. QUIGLEY:
 4 A. Oh, yeah, well, I'd say about 90 percent of
 5 out clientele are senior citizens and some
 6 of them that haven't gotten out for years,
 7 you know, and -
 8 CHAIR:
 9 Q. That's really something.
 10 MS. QUIGLEY:
 11 A. It does your heart good.
 12 MR. EDMONDS:
 13 A. Yeah, they enjoy it. They really enjoy that
 14 they can get out and do things, you know.
 15 CHAIR:
 16 Q. Yeah, so you have two?
 17 MR. EDMONDS:
 18 A. Yes.
 19 MS. QUIGLEY:
 20 A. We just got our second one.
 21 MR. EDMONDS:
 22 A. We just obtained the second one now. Just
 23 getting it ready and we should have it ready
 24 by late next week.
 25 CHAIR:

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1 Q. That's an expensive undertaking as well, I
 2 guess?
 3 MS. QUIGLEY:
 4 A. Oh, it is, yeah.
 5 MR. EDMONDS:
 6 A. Yes.
 7 MS. QUIGLEY:
 8 A. And we've been very fortunate, because like
 9 I said, the Government has assisted us in
 10 some ways with that, and that's a very
 11 positive thing and it's good to know that's
 12 what they have, and it's good to be able to
 13 put that out there.
 14 CHAIR:
 15 Q. Oh, yeah, for sure.
 16 MS. QUIGLEY:
 17 A. You know, that they have helped us with
 18 this, and it's such a high demand in our
 19 area for these things, you know, and to have
 20 people be able to get out of their homes for
 21 an hour, you know, just to go shopping or go
 22 to an Easter dinner or a Christmas dinner
 23 that they haven't been able to do that for
 24 years.
 25 CHAIR:

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1 Q. Do your drivers for those vehicles, are
 2 they--do they have different training? Do
 3 they have to be -
 4 MS. QUIGLEY:
 5 A. Yes, yeah, we were very lucky, I guess.
 6 MR. EDMONDS:
 7 A. Yeah, we get a lot of good response from our
 8 driver (inaudible).
 9 MS. QUIGLEY:
 10 A. I don't know if you heard of the 12 months
 11 of paying it forward? There's a--they have
 12 that in Corner Brook.
 13 CHAIR:
 14 Q. Oh, yes, yeah.
 15 MS. QUIGLEY:
 16 A. Well, January was our month, because the
 17 gentleman who drives our accessible vehicle
 18 out in Corner Brook was the first recipient
 19 of that.
 20 CHAIR:
 21 Q. Oh, wow.
 22 MS. QUIGLEY:
 23 A. So I was very proud of that. I mean, he was
 24 some happy.
 25 CHAIR:

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1 Q. Yeah, I dare say.
 2 MS. QUIGLEY:
 3 A. He was very proud of himself. I'm glad for
 4 him. It's nice to see respectful people.
 5 COMMISSIONER OXFORD:
 6 Q. These are the kind of things we never hear
 7 about.
 8 CHAIR:
 9 Q. Yeah, that's right.
 10 COMMISSIONER OXFORD:
 11 Q. It's nice to be able to sit here and listen
 12 to some of these things.
 13 MS. QUIGLEY:
 14 A. Yeah, you know, when you look at me, and
 15 we're not social media frenzies or anything
 16 like that, but he was on, it was on Facebook
 17 there for about a week, I guess, how this
 18 gentleman was so kind and caring to the lady
 19 that he was putting aboard the wheelchair
 20 accessible vehicle in Corner Brook and the
 21 owners of Star Taxi should be very proud,
 22 and I was like, "that's us". I was so
 23 pleased, I was so proud to hear that, and
 24 it's good to hear the good stuff.
 25 CHAIR:

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1 Q. Oh, absolutely.
 2 MS. QUIGLEY:
 3 A. Because the good stuff don't get out there
 4 enough.
 5 COMMISSIONER OXFORD:
 6 Q. Absolutely.
 7 MS. QUIGLEY:
 8 A. We hear a lot of complaints. A lot, but
 9 when you hear the good things it's nice to
 10 know too that there's people out there that
 11 respect what you're doing.
 12 CHAIR:
 13 Q. So when we're writing our report to
 14 Government, I guess we're going to be
 15 looking at setting out the issues that we
 16 hear about. We're going to be examining
 17 what some possible options might be there to
 18 be able to put forward, and we also are able
 19 to put forward, perhaps what might present
 20 opportunities for some solutions or some
 21 things that might address some of your
 22 concerns. So, do you have anything
 23 specifically you'd like us to convey? I've
 24 got your investigation fees?
 25 MS. QUIGLEY:

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1 A. That is the major thing for me.
 2 CHAIR:
 3 Q. Yeah?
 4 MS. QUIGLEY:
 5 A. That is the major thing for me. When you
 6 have people doing things like that, like I
 7 said, anybody that does something that's
 8 wrong, the biggest issue we have with our
 9 society today is that there's no
 10 consequences to the actions, and I think
 11 that is so important to be able to put that
 12 forward. That's the strongest thing that I
 13 got going, because it boils me to no extreme
 14 to know that someone can look at you and
 15 say, "you backed out of my driveway, I
 16 backed out of your driveway, and we hit, and
 17 we touched and there's that big of mark on
 18 my car, now I want \$10,000". You know,
 19 that's not fair. You know, "or I'll claim
 20 personal injury".
 21 COMMISSIONER OXFORD:
 22 Q. So, how you feel about the discussions
 23 that's ongoing about the cap?
 24 MR. EDMONDS:
 25 A. I think that should be -

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1 MS. QUIGLEY:
 2 Q. The cap is a major thing.
 3 MR. EDMONDS:
 4 A. I don't know if it'll bring the price of the
 5 insurance down, but it would stop a lot of
 6 the problems that we're having.
 7 COMMISSIONER OXFORD:
 8 Q. Yeah, that's a definite, yes.
 9 MS. QUIGLEY:
 10 A. A lot of things that we've discussed over
 11 the last couple of years with the other
 12 people in the industry, I guess, is it's
 13 very important, because it's easy money for
 14 people and that's the biggest problem that
 15 they got, you know, it's just easy, it's
 16 just such an easy fix, you know, and to cap
 17 off the soft tissue injury, you know. I
 18 have no issue with anybody that gets hurt in
 19 a motor vehicle accident that if they're
 20 hurt and they're--it's actual fact -
 21 COMMISSIONER OXFORD:
 22 Q. (unintelligible)caps.
 23 Ms. QUIGLEY:
 24 A. Then yes, by all means, you know, but people
 25 that are just taking you for a ride, pardon

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1 the pun, but seriously, when you feel that
 2 way about it, it's hard. It's hard when
 3 someone looks at you and says, "no, I'm not
 4 hurt. I'm not hurt, that's okay". And then
 5 two weeks down the road they're saying,
 6 "what did I do"? I got a year, why should
 7 that person have one year to file a claim
 8 against me when they're not hurt. You know,
 9 why is it such a long period of time for
 10 someone to have that right, to be able to go
 11 home and sit down with a boyfriend or a
 12 girlfriend or a spouse or parent and say,
 13 "that was a \$20,000 bill you just threw
 14 away". And that's what's happening. That's
 15 exactly what's happening.
 16 COMMISSIONER OXFORD:
 17 Q. Do you have any thought to how the industry
 18 itself might be able to lessen the number of
 19 accidents that's on the road? You know,
 20 taxi drivers, you know, it has got a fairly
 21 high rate of accidents. Have you, yourself,
 22 given any thought to how these could be
 23 reduced?
 24 MR. EDMONDS:
 25 A. Yeah, well, you can put in dash cams or, you

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1 know, whatever you do can help it, I
 2 suppose, but you take--I got 25 cars and we
 3 had one accident in four years. So, you
 4 can't reduce it much lower than that.
 5 CHAIR:
 6 Q. No, that's right.
 7 COMMISSIONER OXFORD:
 8 Q. No.
 9 CHAIR:
 10 Q. You'll have no where to go.
 11 MS. QUIGLEY:
 12 A. We're at the bottom now.
 13 MR. EDMONDS:
 14 A. That's a pretty good record.
 15 MS. QUIGLEY:
 16 A. Well, there are things that have been
 17 discussed. I mean, mandating winter tires,
 18 you know. Mandatory winter tires on a
 19 vehicle. All vehicles, not just taxis.
 20 COMMISSIONER OXFORD:
 21 A. Yes.
 22 MR. EDMONDS:
 23 A. But the taxis got them is the -
 24 MS. QUIGLEY:
 25 A. Well, I wouldn't put a car on the road in

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1 Corner Brook without a winter tire on it.
 2 COMMISSIONER OXFORD:
 3 Q. Especially in Corner Brook.
 4 MR. EDMONDS:
 5 A. Yeah.
 6 CHAIR:
 7 Q. Do you have studs as well?
 8 MS. QUIGLEY:
 9 A. Yeah, I buy them by the pound.
 10 CHAIR:
 11 Q. Yeah.
 12 MS. QUIGLEY:
 13 A. But no, in all seriousness, it is something
 14 that needs to be done, because if there's a
 15 vehicle that's out there that doesn't have
 16 winter tires on and they're driving, they're
 17 not slowing down. Let's face it, they're
 18 not slowing down.
 19 MR. EDMONDS:
 20 A. There's still a lot of vehicles on the road
 21 that don't get their winter tires.
 22 CHAIR:
 23 Q. Yeah.
 24 MS. QUIGLEY:
 25 A. And for some reason, we are always at fault.

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1 You know, and that's not fair.

2 CHAIR:

3 Q. So, I'm impressed by your one accident in

4 four years. So, you know, what would you

5 attribute your excellent safety record?

6 MS. QUIGLEY:

7 A. We've got really good drivers.

8 CHAIR:

9 Q. So, it's your drivers?

10 MS. QUIGLEY:

11 A. We do.

12 MR. EDMONDS:

13 A. Maybe it's the Drivers Abstract we require.

14 CHAIR:

15 Q. You're just taking care in the hiring of

16 your drivers in the first instance?

17 MS. QUIGLEY:

18 A. Yeah.

19 MR. EDMONDS:

20 A. Yes.

21 MS. QUIGLEY:

22 A. They're very respectful people, I got to

23 give our crew credit.

24 CHAIR:

25 Q. Do they do any special training, or do -

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1 MS. QUIGLEY:

2 A. They haven't, no.

3 MR. EDMONDS:

4 A. They haven't, but we thought about that.

5 CHAIR:

6 Q. Sure.

7 MS. QUIGLEY:

8 A. We've thought about doing that.

9 MR. EDMONDS:

10 A. But in our case, really, we're just

11 listening to the people over here on the

12 East Coast. That's the way they're thinking

13 about going, but we didn't give it any

14 thought until we heard it. That it's all

15 good things, you know.

16 MS. QUIGLEY:

17 A. It's all positive, but I mean, in our

18 situation, if it's not broke, why am I going

19 to fix it?

20 MR. EDMONDS:

21 A. Because that's how we feel.

22 CHAIR:

23 Q. I was wondering what you're doing. Is there

24 anything special that you're doing?

25 MS. QUIGLEY:

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1 A. We just lucked out really good, I got to be

2 honest with you. We got a really good crew.

3 CHAIR:

4 Q. And you have long term drivers? You don't

5 have, you know, much turnover?

6 MR. EDMONDS:

7 A. Yes.

8 MS. QUIGLEY:

9 A. Yeah.

10 CHAIR:

11 Q. That was my sense.

12 MS. QUIGLEY:

13 A. Well, there's one gentleman there over 30

14 years, isn't it?

15 MR. EDMONDS:

16 A. Yeah.

17 MS. QUIGLEY:

18 A. And never had an accident.

19 MR. EDMONDS:

20 A. We treat them with respect and we talk to

21 them everyday and if they goes for a drive,

22 we tell them to be careful and stuff.

23 MS. QUIGLEY:

24 A. And they call -

25 COMMISSIONER OXFORD:

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1 Q. You have a real relationship with your

2 drivers?

3 MR. EDMONDS:

4 A. I do, yeah.

5 MS. QUIGLEY:

6 A. Oh, yeah. If they're out in the winter,

7 especially in the wintertime. Example, last

8 week, we had one gentleman--one of our

9 drivers had to go to Burgeo to pick up a

10 scrip. When he got down there he called me,

11 he said, "Krista, there's no way I'm getting

12 home. You know, the roads are barred, I'm

13 not getting home". I said, "okay, give me

14 five minutes and call me back". He called

15 me back, I said you go to this place here,

16 I've got a room booked for you, you stay

17 there for the night, for the simple fact

18 that I don't want that man sleeping in his

19 car all night and -

20 MR. EDMONDS:

21 A. Or be on the road.

22 MS. QUIGLEY:

23 A. Or be off the road somewhere trying to drive

24 back or something or they can't get a way.

25 COMMISSIONER OXFORD:

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1 Q. That's right, absolutely.
 2 MR. EDMONDS:
 3 A. So we bes reasonable and we bes fair and
 4 stuff.
 5 MS. QUIGLEY:
 6 A. We bes respectful. It's respect.
 7 MR. EDMONDS:
 8 A. It seemed to work well in our area.
 9 COMMISSIONER OXFORD:
 10 Q. That would work well anywhere.
 11 MR. EDMONDS:
 12 A. Yeah, you're right.
 13 CHAIR:
 14 Q. Absolutely.
 15 MS. QUIGLEY:
 16 A. Well, when you show a little bit of respect,
 17 you get a little respect back.
 18 COMMISSIONER OXFORD:
 19 Q. Absolutely.
 20 MR. EDMONDS:
 21 Q. And if they go on long rides, we'll call
 22 them throughout the night and see where
 23 they're to and see how they're making out
 24 and stuff.
 25 MS. QUIGLEY:

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1 A. And they always call us when they get back.
 2 MR. EDMONDS:
 3 A. Yeah, they're all very respectful.
 4 MS. QUIGLEY:
 5 A. No matter what time of day or night it is.
 6 COMMISSIONER OXFORD:
 7 Q. So you got a good reporting system then as
 8 part of your overall plan?
 9 MR. EDMONDS:
 10 A. Yes, and it seems to be working well.
 11 MS. QUIGLEY:
 12 A. Yeah.
 13 VICE-CHAIR:
 14 Q. So, it seems to me that it may be a little
 15 different in Corner Brook maybe in the
 16 industry than it is in St. John's. Is that
 17 a--do you think it's maybe a bit of a
 18 different -
 19 CHAIR:
 20 Q. It's a different atmosphere.
 21 VICE-CHAIR:
 22 Q. It's a little bit of a different atmosphere.
 23 MR. EDMONDS:
 24 A. There's not so many vehicles and it's
 25 totally different on the West Coast than it

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1 is on the East Coast. Even driving
 2 ourselves here.
 3 CHAIR:
 4 Q. You noticed a difference?
 5 MR. EDMONDS:
 6 A. And the texting and the phones and -
 7 CHAIR:
 8 Q. Oh, it's crazy.
 9 MR. EDMONDS:
 10 A. It is a bit fast in here.
 11 MS. QUIGLEY:
 12 A. And you have to drive like them or
 13 (unintelligible).
 14 CHAIR:
 15 Q. You'd get left behind.
 16 MS. QUIGLEY:
 17 A. Oh, no, they'd just run you over.
 18 MR. EDMONDS:
 19 A. We gets the finger and -
 20 MS. QUIGLEY:
 21 A. They curse on me all the time when I'm
 22 driving out here, because I don't care. I
 23 just stay at what I'm doing and if you want
 24 to pass me, pass me.
 25 CHAIR:

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1 Q. That's what you have to do, let them go.
 2 COMMISSIONER OXFORD:
 3 Q. Yeah.
 4 MS. QUIGLEY:
 5 A. If you want to go, go.
 6 MS. GLYNN:
 7 Q. Did I pass you this morning?
 8 MS. QUIGLEY:
 9 A. Probably.
 10 MR. EDMONDS:
 11 A. You might have.
 12 MS. QUIGLEY:
 13 A. I've been driving all day, so it might have
 14 been me, but it is, it's a different
 15 atmosphere altogether, it really is.
 16 There's a bigger population base out here.
 17 You know, I mean it's not, there's a lot of
 18 vehicles here.
 19 MR. EDMONDS:
 20 A. Yeah, we're not facing the same things that
 21 they're facing here in the East Coast at
 22 all.
 23 MS. QUIGLEY:
 24 A. But the rate, the rate increases that we've
 25 sustained since we bought this company has

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1 expediently--what's the word I'm looking
 2 for? Has damaged us so dramatically, you
 3 know, it hurts my heart.
 4 CHAIR:
 5 Q. When did you buy it?
 6 MS. QUIGLEY:
 7 A. 2011.
 8 CHAIR:
 9 Q. Oh, wow, just before the first -
 10 MR. EDMONDS:
 11 A. (unintelligible).
 12 MS. QUIGLEY:
 13 A. 2012 we got hit with our first increase.
 14 CHAIR:
 15 Q. Wow, so for you, I guess, it's really there
 16 for you. I mean, it's -
 17 MS. QUIGLEY:
 18 A. Well, I mean, this was -
 19 CHAIR:
 20 Q. So the business model that you were looking
 21 at when you bought the company didn't turn
 22 out to be what you -
 23 MR. EDMONDS:
 24 A. I was in the industry for a long time. Like
 25 I've been in this industry since the early

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1 '90s, and I knew how it all worked and stuff
 2 like that there, and I thought of it a, you
 3 know, good opportunities.
 4 CHAIR:
 5 Q. Yeah.
 6 MR. EDMONDS:
 7 A. But I was fooled.
 8 MS. QUIGLEY:
 9 A. But in all honesty, we bought this with the
 10 intentions of ten years and we'll retire and
 11 hopefully, that when we're ready to retire,
 12 things will be as it is now. But as it
 13 looks right now, there's not going to be
 14 anything left to sell or to pass down or to
 15 put forward.
 16 MR. EDMONDS:
 17 A. If it keeps going the way it's going.
 18 MS. QUIGLEY:
 19 A. To anybody. Nobody is going to want to look
 20 at this in ten years, or in five years. You
 21 know, are you going to buy a company that's
 22 going to nail you with \$100,000 insurance
 23 bill every year? No.
 24 CHAIR:
 25 Q. Is that what your bill is, \$100,000?

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1 MR. EDMONDS:
 2 A. Over.
 3 MS. QUIGLEY:
 4 A. Over \$100,000.
 5 CHAIR:
 6 Q. Over \$100,000, okay.
 7 MS. QUIGLEY:
 8 A. And that's no accidents in four years.
 9 Lucky us.
 10 CHAIR:
 11 Q. What if you have an accident?
 12 COMMISSIONER OXFORD:
 13 Q. Yeah, that's a big overhead to start the
 14 year up.
 15 MR. EDMONDS:
 16 A. But then it goes up, on every car, not just
 17 one.
 18 MS. QUIGLEY:
 19 A. Yeah, but what happened with this accident
 20 in February, we--I'll explain a little bit
 21 about it. We asked this girl for three
 22 weeks, "everything is okay, we're going to
 23 fix your car"? "Yeah, you fix my car,
 24 everything is fine".
 25 CHAIR:

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1 Q. You didn't want to go through insurance.
 2 MS. QUIGLEY:
 3 A. I didn't want to--we didn't want to do that,
 4 because it's not something that you want to
 5 do. So, she said, "yeah, you fix my car,
 6 I'm fine. I'm fine, I'm not hurt". So, we
 7 ordered the part, the bumper, the back
 8 bumper for her car and when it came in three
 9 weeks later, my husband went and picked up
 10 the car, brought it down and got it fixed,
 11 brought the car back to her. A week later I
 12 got a call from the lawyer. She's claiming
 13 personal injury. And when we picked up the
 14 car, "everybody is okay"? "Yeah, everybody
 15 is fine". When we dropped the car back,
 16 "Yeah, everybody is fine". So now, that
 17 young lady had a year, this is a thorn in my
 18 side. They have a year. From the date of
 19 the accident, they have a full year to claim
 20 whatever. That is so wrong, you know, and
 21 if you keep telling someone that you're okay
 22 and then we're thinking, well, everything is
 23 fine. So now, this claim hit our insurance
 24 company the day before my renewal. The day
 25 before my renewal.

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1 MR. EDMONDS:
 2 A. That's when she got the letter.
 3 MS. QUIGLEY:
 4 A. Yeah, the day before my renewal, and I think
 5 it was two days before the budget came down.
 6 CHAIR:
 7 Q. And what difference did it make to your
 8 premium?
 9 MR. EDMONDS:
 10 A. It went up.
 11 MS. QUIGLEY:
 12 A. It went up.
 13 CHAIR:
 14 Q. By?
 15 MS. QUIGLEY:
 16 A. By whatever percentage they calculate.
 17 MR. EDMONDS:
 18 A. Three percent, I think it was, at that time.
 19 COMMISSIONER OXFORD:
 20 Q. How much?
 21 MR. EDMONDS:
 22 A. Three percent, and not knowing, like I told
 23 them, they don't even know if they're going
 24 to do any payout or anything.
 25 CHAIR:

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1 Q. It went up anyway?
 2 MR. EDMONDS:
 3 A. Yeah.
 4 MS. QUIGLEY:
 5 A. Because the claim was on the books.
 6 MR. EDMONDS:
 7 A. Yeah, it went up by three percent.
 8 MS. QUIGLEY:
 9 A. Yeah, that's with adding on to the 18
 10 percent that they got. So, it's crazy, and
 11 then you got 15 percent taxes on top of
 12 this. You know, the taxes is something
 13 else. I mean, they should never have put
 14 the taxes back on the insurance, it's just
 15 so unfair. You know, they say they can't
 16 take it off. They put it on.
 17 CHAIR:
 18 Q. It was off.
 19 MR. EDMONDS:
 20 A. It was, yeah, for the longest time.
 21 MS. QUIGLEY:
 22 A. Yes, that's what I'm saying. They put it
 23 on, why can't they take it off. And they
 24 can figure out--what bothers me a lot about
 25 all of this stuff is that they can figure

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1 out how to tax gas, they can figure out how
 2 to tax restaurants, with regards to going in
 3 and sitting down and eating, but they can't
 4 figure out how to tax junk food. You know,
 5 I mean, but they can tax an insurance
 6 industry, they can tax whatever they want,
 7 but one--like, I mean, I don't understand
 8 that. Like I don't understand the concepts
 9 of all that, right.
 10 CHAIR:
 11 Q. So, your insurance costs are higher than
 12 your fuel costs? Than your--like any of
 13 your other costs?
 14 MR. EDMONDS:
 15 A. Yes, oh, yes.
 16 MS. QUIGLEY:
 17 A. That is the number one bill on our list.
 18 Usually around January I start panicking.
 19 CHAIR:
 20 Q. And how do you pay your insurance premium?
 21 MS. QUIGLEY:
 22 A. Slowly.
 23 CHAIR:
 24 Q. I'm imagining as much, but -
 25 MS. QUIGLEY:

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1 A. No, well, basically, what we do is come
 2 December, November, you need to -
 3 CHAIR:
 4 Q. I should have said, do you do it by
 5 installments, or -
 6 MR. EDMONDS:
 7 A. Yes, installments.
 8 MS. QUIGLEY:
 9 A. Yes.
 10 CHAIR:
 11 Q. Okay.
 12 MS. QUIGLEY:
 13 A. Yeah, we do it in installments. I don't
 14 have \$100,000 just laying around. It's
 15 unfortunate, but that's it. It's hard,
 16 because when we bought the company it was
 17 less than \$24,000 for the same number, for a
 18 few cars.
 19 CHAIR:
 20 Q. So it was a quicker bill in the -
 21 MS. QUIGLEY:
 22 A. Oh, yeah, it's gone up 140 percent
 23 (phonetic).
 24 VICE-CHAIR:
 25 Q. And do you talk to the other operators in

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1 Corner Brook? Are they all experiencing the
 2 same?
 3 MR. EDMONDS:
 4 A. On the other cab stands is most of them have
 5 independent drivers.
 6 COMMISSIONER OXFROD:
 7 Q. Brokers?
 8 MR. EDMONDS:
 9 A. Yeah, brokers, but I think some of them
 10 might have two or three cars or something
 11 like that there.
 12 MS. QUIGLEY:
 13 A. We're the only cab company in Corner Brook
 14 that owns the majority of the cars on the
 15 taxi stand. If that's what you're referring
 16 to.
 17 CHAIR:
 18 Q. So, changing your business model is not
 19 something that you'd be--like, you wouldn't
 20 move from owning the cars to moving to
 21 independent drivers?
 22 MR. EDMONDS:
 23 A. We would, but the people are just not
 24 interested.
 25 CHAIR:

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1 Q. Yeah, well, some of them has to -
 2 MS. QUIGLEY:
 3 A. When you have to pay out 6 or \$7,000 a year
 4 for insurance before you eat, and you
 5 haven't got gas in your car, you haven't got
 6 repairs on your car, you haven't eaten yet,
 7 you haven't lived -
 8 MR. EDMONDS:
 9 A. If they haven't got some other income, it's
 10 just not feasible right now.
 11 MS. QUIGLEY:
 12 A. And they really feel like they're being
 13 pushed out of their industry, because
 14 they've worked at it for, like I said, for
 15 decades. You know, and I've reiterated that
 16 several times with government and with
 17 meetings that we're had over the last few
 18 years, and the example that's always put
 19 forward that how would you feel is someone
 20 came into you and said, "okay, if you're
 21 making \$50,000 a year, I'm going to take
 22 \$45,000 of that from you now". Can you
 23 survive?
 24 MR. EDMONDS:
 25 A. It's not good.

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1 MS. QUIGLEY:
 2 A. Look at it that way. Put it in terms that
 3 people can understand you can probably hit a
 4 little closer to home, or if someone decided
 5 that you're no longer needed.
 6 CHAIR:
 7 Q. You presented to us in--did you make -
 8 MS. QUIGLEY:
 9 A. Yes.
 10 CHAIR:
 11 Q. You did, didn't you, yes, right, yeah.
 12 MS. QUIGLEY:
 13 A. He didn't want to do that.
 14 MR. EDMONDS:
 15 A. I'm not good at this.
 16 CHAIR:
 17 Q. I remembered that you didn't want to do
 18 that.
 19 MS. GLYNN:
 20 Q. You did a fine job.
 21 CHAIR:
 22 Q. Absolutely.
 23 MS. GLYNN:
 24 Q. I do remember having to encourage you.
 25 MR. EDMONDS:

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1 A. I don't speak very well.
 2 CHAIR:
 3 Q. It just registered with me that that was
 4 you.
 5 MR. EDMONDS:
 6 A. Yeah.
 7 MR. OAKE:
 8 Q. You got through it.
 9 MS. QUIGLEY:
 10 A. He did, yeah, he did a great job, actually.
 11 CHAIR:
 12 Q. Did he do it at your encouragement?
 13 MS. GLYNN:
 14 Q. It took five of us.
 15 MS. QUIGLEY:
 16 A. It actually was more insistence.
 17 MS. GLYNN:
 18 Q. It took a lot of us out in that room.
 19 MS. QUIGLEY:
 20 Q. It was more insisting. "You have to do
 21 this, you have to do this".
 22 MS. GLYNN:
 23 Q. I certainly don't want to put words in your
 24 mouth, but I sense a lot of frustration and
 25 you've said, you know, we're being held

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1 accountable for things that we haven't done
 2 wrong, but also a bit of frustration that
 3 even for the things you're doing right,
 4 you're not getting any benefit for that.
 5 So, you know, like I said, you have good
 6 drivers, there's nothing you can do to make
 7 your drivers any better, and even if you
 8 did, you wouldn't see any benefit from that?
 9 MR. EDMONDS:
 10 A. From what we're doing, we're not getting no
 11 benefits out of it.
 12 MS. QUIGLEY:
 13 A. And we can do all the things that they ask
 14 us to do, we can jump through every hoop and
 15 we can go over every hurdle and break down
 16 every wall, and that's basically what it's
 17 been the last couple of years, because you
 18 face these hurdles that come at you, and you
 19 got a choice. You can go around them, under
 20 them or through them. So, you just got to
 21 pick your poison.
 22 MS. GLYNN:
 23 Q. And you're still paying the same amount
 24 insurance?
 25 MS. QUIGLEY:

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1 A. And you're still doing the same thing.
 2 You're still -
 3 MR. EDMONDS:
 4 A. I just don't understand how come it all
 5 happened all of a sudden, and then it
 6 happened twice a year, twice a year. The
 7 increases, and like 10 years prior to that,
 8 there was no increases, none at all.
 9 MS. QUIGLEY:
 10 A. And that's very frustrating. That is very
 11 frustrating. If they had issues with this
 12 industry 10 years ago or 20 years ago, they
 13 didn't know how to go around it.
 14 MR. EDMONDS:
 15 A. I'm thinking that it might have been 10
 16 years, I would say, that we never had no
 17 increase at all and then all of a sudden,
 18 it's every second, every second -
 19 MS. QUIGLEY:
 20 A. Every six months.
 21 MR. EDMONDS:
 22 A. Yeah, every six months, yeah.
 23 MS. GLYNN:
 24 Q. What's your sense of whether it's possible
 25 for you to increase the taxi rates to cover

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1 this hugely increased cost that you've had.
 2 MS. QUIGLEY:
 3 A. I'll let you have that.
 4 MR. EDMONDS:
 5 A. We got a job to get them in the car now. If
 6 you puts the increase up, well, the people
 7 will start drinking and driving again, and
 8 you know, that's what's going to happen. If
 9 they can't afford to get a ride home, that's
 10 what happens.
 11 MS. QUIGLEY:
 12 A. You're going to cut off your nose to spite
 13 your face.
 14 MR. EDMONDS:
 15 A. Seniors is a lot, a big part of our
 16 business. They can just barely afford to
 17 get a ride now. If you puts it up, they
 18 won't be able to afford their ride with us.
 19 So, you can't keep putting up the fares to
 20 the public to look after our expense, I
 21 guess, you could put it that way.
 22 COMMISSIONER OXFORD:
 23 Q. (unintelligible).
 24 MR. EDMONDS:
 25 A. That's right, sir. You hear on the news now

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1 that they're going to the malls because they
 2 can't afford to turn up their heat and
 3 stuff. So, and they won't be able to go to
 4 the mall, they'll have to get a sleeping
 5 bag. You know, that's the way it is.
 6 MS. QUIGLEY:
 7 A. It's okay to sit down and think about that,
 8 but it's a reality for a lot of people.
 9 MR. EDMONDS:
 10 A. That is a reality, yes.
 11 MS. QUIGLEY:
 12 A. You know, and for us to increase our rates,
 13 everything that happens in life, every
 14 increase that comes along, it's always
 15 passed down to the public. But this is, the
 16 taxi industry is more of a life line for a
 17 lot of people. You know, they depend on us
 18 to, just to go get their groceries, you
 19 know, or go to a doctor's appointment. You
 20 know, and this is probably the only time
 21 these people get out when you stop and think
 22 about this.
 23 MR. EDMONDS:
 24 A. And in the nighttime, like you're taking the
 25 people that's drinking off our streets. The

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1 police don't have to deal with those people
 2 doing stuff. Like, it is a needed industry.
 3 MS. QUIGLEY:
 4 A. Yeah, it certainly is.
 5 CHAIR:
 6 Q. Do you have full coverage on your vehicles?
 7 MS. QUIGLEY:
 8 A. Yes, we do.
 9 MR. EDMONDS:
 10 A. No.
 11 MS. QUIGLEY:
 12 A. Yes, we do.
 13 MR. EDMONDS:
 14 A. No, we just got public liability.
 15 MS. QUIGLEY:
 16 A. Oh, that's what I thought you meant.
 17 MR. EDMONDS:
 18 A. And we got two vehicles with collision on
 19 them, full.
 20 MS. QUIGLEY:
 21 A. Oh, I thought that's what you meant.
 22 MR. EDMONDS:
 23 A. The two wheelchair accessible vans is full
 24 coverage.
 25 MS. GLYNN:

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1 Q. So, you're paying over \$100,000 and it's not
 2 even full?
 3 MR. EDMONDS:
 4 A. No, that's right.
 5 MS. QUIGLEY:
 6 A. Not even full coverage. It's not easy. It's
 7 not easy, and we got to try and figure out
 8 something. We got to try and figure out
 9 something with the government, with the--I
 10 don't know how much control the Public
 11 Utilities Board has, and I don't know a lot
 12 about what it does. I do know that it's
 13 governed, so I know that there's things that
 14 we can do to work with government and work
 15 with you guys to try and figure out a good
 16 way to provide the best service that we can
 17 provide and still manage to make a living
 18 doing it. You know, and it's fair, which is
 19 fair to everybody, you know, not just the
 20 insurance companies or the lawyers, you
 21 know. The lawyers are--they add insult to
 22 injury. Say no to the cap, but it's crazy.
 23 COMMISSIONER OXFORD:
 24 Q. Certainly, you've given us a good overview
 25 on what family business is all about and the

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1 problems that you're facing. I don't have
 2 any more questions. I don't know if -
 3 CHAIR:
 4 Q. No, I think your level of frustration and
 5 concern and worry, I think has come through
 6 loud and clear.
 7 MS. QUIGLEY:
 8 A. I think it's very justified.
 9 CHAIR:
 10 Q. And I think you've justified it, so -
 11 MS. QUIGLEY:
 12 A. For an industry that's been around for
 13 decades, a lot of decades -
 14 CHAIR:
 15 Q. Well you company for sure has been around -
 16 MS. QUIGLEY:
 17 A. I know, and for the insurance companies to,
 18 all of a sudden, out of nowhere, decide that
 19 they've got issues and they're paying out
 20 too much money because they're not doing
 21 their jobs, because they're not providing us
 22 with the service that we're supposed to be
 23 getting when we pay our bills. You know, if
 24 you're paying out that kind of money every
 25 year, you think if you had one accident,

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1 you'd think you'd be investigated. You
 2 know, and Jane Doe may not get that \$25,000
 3 paycheque.
 4 MR. EDMONDS:
 5 A. I'm sure if Workers' Comp don't have an
 6 investigation, they would probably end up in
 7 the same position as the taxi industry is in
 8 today.
 9 MS. QUIGLEY:
 10 A. Yeah, it's a difficult, difficult situation
 11 to be in. You know, we've come across the
 12 Island several times over the last couple of
 13 years just to listen, just to sit in and
 14 listen to ministers and the other cab
 15 companies around town and to hear their
 16 frustration as well, you know, they've got a
 17 lot of good ideas, you now.
 18 MR. EDMONDS:
 19 A. And here on the East Coast they are in a
 20 little different situation than we are on
 21 the West Coast. I mean, due to the traffic
 22 and the amount of cars and that that's here,
 23 I guess, but yeah, they got a lot to deal
 24 with it, as well as we do.
 25 CHAIR:

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1 Q. I think the message certainly has been
 2 similar.
 3 MR. EDMONDS:
 4 A. Oh, yeah, definitely, yeah.
 5 CHAIR:
 6 Q. We heard similar -
 7 MR. EDMONDS:
 8 A. It's pretty much the same.
 9 CHAIR:
 10 Q. Almost the same messages, actually.
 11 MR. EDMONDS:
 12 A. And from what I can gather, we're the only
 13 Province around that don't have the cap now,
 14 and it seems like you don't hear it from
 15 other places that they got the same problem.
 16 CHAIR:
 17 Q. And that's an area that we're going to try
 18 to spend a bit of time examining.
 19 Certainly, the difference, we'll try to look
 20 at that as well.
 21 MS. QUIGLEY:
 22 A. Well, the different provinces all have
 23 different regulations and I understand that,
 24 you know.
 25 CHAIR:

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1 Q. Yes, absolutely. It's provincial here,
 2 right.
 3 MS. QUIGLEY:
 4 A. There's got to be something that we can do.
 5 Like I said, work together to--as a team to
 6 make it right, because this is just not
 7 right, you know, this really is not right.
 8 I mean, it's not fair to anybody to have to
 9 endure the hardships that these people are
 10 bringing us.
 11 COMMISSIONER OXFORD:
 12 Q. The taxi companies in and around St. John's
 13 are meeting with the government as well and
 14 you, the people on the West Coast have
 15 representation -
 16 MS. QUIGLEY:
 17 A. We've been sitting in on those.
 18 MR. EDMONDS:
 19 A. We've been sitting in on the meetings here
 20 on the East Coast with the taxi cabs.
 21 COMMISSIONER OXFORD:
 22 Q. Okay.
 23 MS. QUIGLEY:
 24 Q. Yeah, Doug McCarthy will call us and say
 25 there's a meeting a such and such time, and

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1 we usually come out. If we're not -
 2 MR. EDMONDS:
 3 A. If we're not too busy we'll make--or if the
 4 weather is not bad, we'll make that effort
 5 to, because it's so important.
 6 MS. QUIGLEY:
 7 A. You know, it's our bread and butter, really,
 8 when you stop and think about it. They're
 9 taking away something that they shouldn't be
 10 taking away and it's not justified. You
 11 know, in my thoughts, and that's just my
 12 opinion.
 13 COMMISSIONER OXFORD:
 14 Q. You're certainly entitled to that opinion.
 15 MS. QUIGLEY:
 16 A. Me mudder always told me that.
 17 CHAIR:
 18 Q. I'm fine, Ryan, did you have any last
 19 questions?
 20 MR. OAKE:
 21 Q. No.
 22 CHAIR:
 23 Q. We're all good. Thank you
 24
 25 Upon Conclusion.

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CERTIFICATE

I, Janessa Murphy, do hereby certify that the foregoing is a true and correct transcript of a meeting heard re: insurance regulations and taxi drivers, heard on the 12th day of April, 2018 at the offices 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, NL this
 25th day of April 2018

Janessa Murphy
 Discoveries Unlimited Inc.

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