

**Hearing into Facility Association Category 2 Application
Taxis and Limousines Rate Filing**

UNDERTAKINGS

Last Updated: January 8, 2015

Label	Description	Requested By	Requested of Witness	Date Responded
November 6, 2014				
U-1	Transcript Reference: Nov 6, 2014, Pages 153-154, Lines 14-25 and 1-15 Undertaking to provide to determine what rate reviews were completed over the last 10 years and what results of those rate reviews were, and whether or not those were taken to the Board of Directors.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 17
U-2	Transcript Reference: Nov 6, 2014, Pages 157 -158, Lines 25 and 1-8 Undertake to provide when the last application to the Nova Scotia Board for private passenger was filed.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 17
November 7, 2014				
U-3	Transcript Reference: Nov 7, 2014, Pages 4 -6, Lines 10-25; 6-25 and 1-14 Undertake to provide what the impact (drop in loss cost frequency and severity) starting with the first half of 2003.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 17
U-4	Transcript Reference: Nov 7, 2014, Pages 20 -21, Lines 25 and 1-12 Undertake to provide the return of investment provision in currently approved taxi rates.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 19
U-5	Transcript Reference: Nov 7, 2014, Page 21 and 22 , Lines 14 to 25 and 1-7 Undertake to provide the return of investment approved for inclusion in Facility's miscellaneous and private passenger rates in Nova Scotia arising from the recent Board orders in that province.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 17
U-6	Transcript Reference: Nov 7, 2014, Page 22, Lines 9-19 Undertake to provide what return of investment the Facility Association submitted for approval to the Nova Scotia Board.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 19

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U7	Transcript Reference: Nov 7, 2014, Pages 31-32 Lines 22-24 and 1-9 Undertake to provide whether there are any rate distinctions in any of Facility Association jurisdictions currently.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 19
U-8	Transcript Reference: Nov 7, 2014, Page 39 Lines 13-17 Undertake to provide a copy of the Plan of Operations.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 17
U-9	Transcript Reference: Nov 7, 2014, Page 48, Lines 9-16 Undertake to provide how long both of these present rules have been in place in Newfoundland and Labrador	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 17
U-10	Transcript Reference: Nov 7, 2014, Page 52, Lines 2-14 Undertake to provide how many policy holders this rule change will impact and is this in place in other jurisdictions.	Consumer Advocate Tom Johnson	Shawn Doherty	Nov. 17
U-11	Transcript Reference: Nov 7, 2014, Pages 107-108, Lines 11-24 and 1-6 Undertake to provide the basis for the selection for the 18 to 24 time period.	Board Counsel Jacqueline Glynn	Shawn Doherty	Nov. 17
U-12	Transcript Reference: Nov 7, 2014, Page 108, Lines 8-23 Undertake to provide the basis for the selection for 48 to 54 months period. <i>NOTE: U-11 and U-12 are combined into one response</i>	Board Counsel Jacqueline Glynn	Shawn Doherty	Nov. 17
U-13	Transcript Reference: Nov 7, 2014, Page 116, Lines 9-17 Undertake to provide the rate indication change for change in uninsured automobiles.	Board Counsel Jacqueline Glynn	Shawn Doherty	Nov. 17
U-14	Transcript Reference: Nov 7, 2014, Page 125, Lines 10-18 Undertake to provide the impact that those changes have on the rate level indication. (for change in credibility standard and comprehensive and specified perils)	Board Counsel Jacqueline Glynn	Shawn Doherty	Nov. 17

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U-15	Transcript Reference: Nov 7, 2014, Pages 130-131, Lines 17-25 and 1-24 Undertake to provide the trend period used in PUB-FA-23 and PUB-FA-24 as there is a discrepancy in the indication provided.	Board Counsel Jacqueline Glynn	Shawn Doherty	Nov. 17
U-16	Transcript Reference: Nov 7, 2014, Page 133, Lines 1-18 Undertake to provide the material on the Nova Scotia case dealing with the issue of ROI in the Nova Scotia context addressing the extent to which Nova Scotia allows a cost of capital or ROE.	Counsel for Applicant Kevin Stamp, Q.C.	Shawn Doherty	Nov. 17
November 17, 2014				
U-17	Transcript Reference: Nov 17, 2014, Pages 86-14, Lines 4-25; 1-25; 1-16 and 1-14 Undertake to identify the commercial and private passenger trend rate reports in the last ten years where you did not use the ten and five year for bodily injuries.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16
U-18	Transcript Reference: Nov 17, 2014, Pages 121-122, Lines 16-25 and 1-21 Undertake to provide the 15 year analysis of the trend for the period ending December 2012 and also ending June 2012	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16
U-19	Transcript Reference: Nov 17, 2014, Pages 122, Lines 23-25 Undertake to provide the same exercise for two periods, 1998 H1 – 2004 H1 and 2004 H2 to 2012 H2 for bodily injury.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16
U-20	Transcript Reference: Nov 17, 2014, Pages 169-171, Lines 4-25; 1-25; and 1-10 Undertake to provide a visual aid of the outliers.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Nov. 18
U-21	Transcript Reference: Nov 18, 2014, Page 38, Lines 10-15; Undertake to check the 2013 reports to see if you have identified there that you've reverted back to the dollar-value approach.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16

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U-22	Transcript Reference: Nov 18, 2014, Page 55, Lines 13-19; Undertake to provide the P-values and T-statistics for the separate review that you've done on frequency and severity for each of your regression analyses that you've produced.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16
U-23	Transcript Reference: Nov 18, 2014, Pages 55-56, Lines 24-25 and 1-9; Undertake to verify that you never relied upon the percentage change approach for reports prepared for Nova Scotia.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16 Amended Jan. 5-2015
U-24	Transcript Reference: Nov 18, 2014, Page 71, Lines 1-7; Undertake to review the report you produced to verify the expected proportion of claims that would have fallen under the deductible amount of \$2,500.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16
U-25	Transcript Reference: Nov. 2014, Page 71, Lines 1-7; Undertake to confirm with GISA whether loss adjustments are based on accident year versus calendar year.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16
U-26	Transcript Reference: Nov 18, 2014, Page 147, Lines 3-15; Undertake to provide the P-values associated with the five-year period and ten-year periods under the actual values identified in Exhibit PE #5.	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16
U-27	Transcript Reference: Nov 18, 2014, Pages 154-157; <u>Undertaking confirmed in writing from Legal Counsel Jennifer Newbury</u> For property damage and accident benefits: Provide the Loss Cost 15 year regressions on two periods: 1998-H1 to 2004 H-1 and 2004-H2 to 2012-H2 Include for the above: <ul style="list-style-type: none"> • the fitted values, residuals, and projected values to 2015-H2; • the fit statistics including R² and the adjusted R² and the P-value • the charts showing the actual and fitted values 1998-H1 to 2015-H2 	Counsel for Applicant Jennifer Newbury	Paula Elliott	Dec. 16

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U-28	Transcript Reference: Nov 18, 2014, Pages 165-166; Lines 19-25 and 1-5 Undertake to provide the rate indication if the dollar value approach was used.	Consumer Advocate Thomas Johnson	Paula Elliott	Dec. 16