

## Notice of Public Hearing - Invitation to Participate

The Public Utilities Board has been requested by the Government of Newfoundland and Labrador to review and report on a number of issues with respect to automobile insurance in the province, including the reasons behind increasing claims costs for private passenger vehicles and taxi operators, and options to reduce these costs. The Board has been specifically asked to examine the impact on rates and implications for claimants of introducing a monetary cap on claims for non-economic loss for minor/mild injuries or continuing with the current deductible of \$2,500 or increasing the deductible.

The Board has scheduled a public hearing to start on Monday, June 4, 2018 at 9:30 a.m. at its offices in St. John's. At the hearing the Board's consultants will present their findings and interested persons will have the opportunity to present their views to the Board.

### How to Participate

Information about the review, including the Terms of Reference, and all documents filed to date can be found on the Board's website [www.pub.nl.ca](http://www.pub.nl.ca).

You can participate in the public hearing by i) becoming an intervenor, which will give you the opportunity to present evidence and ask questions of witnesses, or ii) making a presentation to the Board during the hearing. Any person may attend and observe the hearing at any time.

To be an intervenor you must complete and file the Intervenor Submission Form on the Board's website by Wednesday, May 16, 2018. If you wish to make a presentation you should contact the Board Secretary, Cheryl Blundon, at (709)726-8600 or email [cblundon@pub.nl.ca](mailto:cblundon@pub.nl.ca) no later than Wednesday, May 23, 2018.

You may also provide your views as below:

### Contact the Board

- Complete a feedback form on the Board's website
- Send your comments in writing:  
Email: [insurancereview@pub.nl.ca](mailto:insurancereview@pub.nl.ca)  
Mail: Public Utilities Board  
Automobile Insurance Review  
P.O. Box 21040  
St. John's, NL A1A 5B2  
Fax: 709 726-9604

### Consumer Advocate

Contact the Government appointed Consumer Advocate, Dennis Browne, Q.C. at:  
Email: [dbrowne@bfma-law.com](mailto:dbrowne@bfma-law.com)  
Mail: The Consumer Advocate  
Automobile Insurance Review  
Level 2, Terrace on the Square  
St. John's, NL A1B 4S9  
Tel: 709 724-3800  
Fax: 709 754-3800

