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Summary Report of the Activities and Costs in
respect of the Consumer Advocate in relation to
Insurance Matters in respect of the fiscal year
commencing April, 2008

Submitted by:
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April 27, 2009

Department of Government Services
Office of the Minister
P.O. Box 8700
St. John's, NL A1B 4J6

Attention: The Honourable Kevin O'Brien

Dear Minister O'Brien:

Under the authority of section 61 of the Automobile Insurance Act and section 3.1(8) of the Insurance Companies Act, I have been appointed as Insurance Consumer Advocate.

In accordance with the terms of that appointment specifies project assignments for which the Consumer Advocate will be paid will be approved in advance by the Minister of Government Services.

During 2008, I had approval to continue to participate on the Voluntary/Non-Profit Sector Insurance Committee, which was initiated following Government's consideration of the Public Utility Board's Insurance Review. The mandate of this committee, which has received ministerial approval, is to identify risk and insurance issues of relevance in the voluntary/non-profit sectors and matters related thereto, and propose solutions to address these issues.

As the work of this committee is not a Public Utilities Board review matter, the Department of Government Services approves my budget in relation to this matter and applicable invoices are tendered to the Department. The Statement of Account rendered by the Consumer Advocate in relation to his work on this committee for this period was a total of \$1,215.60 inclusive of fees (\$1,030.75), H.S.T. (\$134.00) and disbursements (\$50.85).

The committee has met several times over the past fiscal year and is actively exploring practical solutions to the many issues facing the voluntary/non-profit sectors as it relates to insurance and risk generally. In last year's report I indicated that I had been assisting in the preparation of a Risk, Liability and Insurance Workshop which was being developed for the voluntary/non-profit sector across the province. During this year, that workshop was delivered in several locations across the province to members of the voluntary/non-sector.

There were no other matters for which I was appointed in this fiscal year.

This concludes the report of the Consumer Advocate in relation to Insurance matters for the fiscal year commencing April, 2008.

Respectfully,



THOMAS JOHNSON, LL.B.
CONSUMER ADVOCATE

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