Tobla by Minister of Government Services 2010. 05.20.

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, 2009

Submitted by: **Thomas Johnson Consumer Advocate** 323 Duckworth Street St. John's, NL A1C 5X4 Telephone: 709-726-3524

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# O'DEA, EARLE

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May 12, 2010

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:

Summary Report of the Consumer Advocate in relation to Insurance Matters Re:

Please find enclosed a Summary Report of my activities and costs in respect of the fiscal year commencing April 2009.

I trust that the foregoing is found to be in order.

Yours very truly,

THOMAS JOHNSON

TJ/cel encl.

O'DEA, EARLE

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May 12, 2010

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 <u>Automobile Insurance Act</u> and section 3.1(8) of the <u>Insurance Companies Act</u>, I have been appointed as Insurance Consumer Advocate.

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

During fiscal year commencing April 2009, I had approval to continue to participate on the Voluntary/Non-Profit Sector Insurance Committee, a 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.

The Committee itself met on one occasion during fiscal year 2009 - on April 3, 2009 at which time, amongst several other agenda items discussed, the anticipated hiring of the Insurance Risk Manager for the sector was a topic of discussion.

Also discussed at that time was the status of the initiative to take the insurance and risk management workshops delivered through the Community Services Council and convert these into a web-based presentation. This initiative was funded and became available to users in fiscal year 2009.

Follow up work separate from the Committee as a whole was also undertaken in relation to the issue of the use of school facilities by community recreational/social groups. This work was undertaken following a discussion concerning the fact that the Department of Education

had arranged an insurance policy (User Group Liability Insurance Policy) to help facilitate the use of school facilities by voluntary groups. However, it was not known to what extent this had resulted in increased take-up by voluntary groups. Ms. Penny Rowe (of the CSC), Mr. Leon Mills (of the Canadian Hard of Hearing Association) and the undersigned agreed to work with Mr. Doug Connolly (then Deputy Superintendent of Insurance) with a view to the development of a survey in order to obtain data from schools and school boards in relation to the use of these school assets by the broader community. A comprehensive survey was subsequently developed and sent to a total of 289 schools throughout the province. 117 of the schools responded to the survey. The survey results will provide the basis for the Committee's taking further action to encourage and facilitate the use of school assets as contemplated by the Government's investment in the User Group Liability Insurance Policy.

As the work of this Committee is not a Public Utilities Board matter, the Department of Government Services approves my budget in relation to the matter and applicable invoices are tendered to the Department. The Statement of Account rendered by the Consumer Advocate in relation to work on the Committee for this period was a total of \$1,271.82, inclusive of fees (\$1,116.00), HST (\$145.08) and disbursements (\$10.74).

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, 2009.

Respectfully

THOMAS JOHNSON, LL.B. CONSUMER ADVOCATE

TJ/cel

CEL F/\OE\Consumer Advocate\Summary Report - Insurance Matters - April 2009.wpd

## O'DEA, EARLE

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May 12, 2010

Government of Newfoundland and Labrador Department of Government Services P.O. Box 8700 St. John's, NL A1B 4J6

Attention: Mr. Douglas J. Connolly

Dear Mr. Connolly:

Re: Voluntary/Non Profit Sector Insurance Committee

Please find enclosed our Statement of Account in respect of this matter from April, 2009 up to and including March 31, 2010, the end of the fiscal year.

For your ease of reference, our last Statement of Account was dated April 13, 2009 and covered the period up to and including December 8, 2008.

I trust this is found to be in order.

Yours very truly,

O'DEA/EARLE

THOMAS JOHNSON

TJ/cel encl.

## **INVOICE**

## O'DEA, EARLE

### LAW OFFICES

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Government of Newfoundland and Labrador Department of Government Services P.O. Box 8700 St. John's, NL A1B 4J6

May 12, 2010 File No:07-J-013

## Re: Insurance Review - Voluntary Sector Insurance Committee For Professional Services rendered through March 31, 2010

Apr-03-09	Review of file and attendance at meeting of Committee (at offices of Canadian Hard of Hearing Association); (2.50 hrs)
Apr-08-09	receipt and review of memo to Committee Members from Bill Mitchell of Cooperators; (0.40 hrs)
Apr-09-09	receipt and preliminary review of draft survey prepared by Doug Connolly; (0.40 hrs)
Apr-16-09	developing further questions and edits to draft survey and participation in conference call on survey; (1.50 hrs)
Apr-22-09	receipt and review of draft position description of Insurance Risk Manager; (0.40 hrs)
Apr-22-09	receipt and review of survey related documentation; review of meeting notes/minutes of April 13 meeting; (0.60 hrs)
Apr-27-09	preparation of report to Minister O'Brien; (1.00 hrs)
May-07-09	receipt of memo from Doug Connolly and reply to same regarding school board letter and survey to individual schools. (0.40 hrs)

Total Fees (TJJ - 7.20 hrs @ 155.00/hr) 13% H.S.T.

\$1,116.00

145.08

## Taxable Disbursements

Total Taxable Disbursements

13% H.S.T.

Total Amount Now Due

9.50

\$\frac{9.50}{1.24}\$

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