FACILITY ASSOCIATION

Category 2 Application – Taxis and Limousines Rate Filing Updated November 3, 2014

PUBLIC COMMENTS

	Parties	Date Received
1.	CP South Coast Taxi	2014-04-08
2.	SW Valley Cabs, Mount Pearl	2014-04-10
3.	BK	2014-04-15
4.	MM Action Insurance Services Inc.	2014-04-16
5.	MV Vivian's Taxi	2014-05-02
6.	TE Star Taxi Limited	2014-05-21
7.	DM Co-Op Taxi	2014-05-26
8.	RO Villa Nova Cabs	2014-05-26
9.	DF North West Taxi	2014-05-28
10.	City Wide St. John's, NL	2014-05-29
11.	Budgen's St. John's, NL	2014-05-29
12.	KS Jiffy Cabs	2014-05-30
13.	Pirate Cabs NL (With attached Petition)	2014-05-30
14.	Frank Lidstone	2014-07-24
15.		
16.		
17.		

To: 106 Board of Commissioners
Of Public Utilities.

Fr. Coast Taxi

BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

APR 08 2014

ST. JOHN'S, NL

Teganding the propised Raile in Topic

The Surance by the Facility Association.

They Just recently increased Toxi

Thurance and if they get this possed

it will as a owner/operator of a Small

business in a Small town put me out

OFF Business!

Thank you

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APRIL 10,2013

Board of Commissioners of Public Utilities:

To whom it may concern:

I, Simon W am an owner /operator of a Valley cab in the city of Mount Pearl .

I am writing in response of the new proposed increase for Taxis and Limousines class of Business.

Being an independant operator , I propose to the board to reconsider this increase because of the impact this is going to have on our Industry . We are a vital part of the economy that the public relies on to provide transportation on many levels . Schools, businesses , essential services avail of our Taxis multiple times on a daily basis. We have a substancial overhead already to operate and keep our vehicles on the road for the public. We operate 365 days of the year in all weather conditions to provide these services to the public

Now you propose to increase our insurance Again!!!

Do you realize the impact that this has on our industry?

You will put us out of business, we cannot afford this increase. It was only 9 months ago that we had an increase. PLEASE RECONSIDER AND DO NOT LET THIS INCREASE HAPPEN.

Sincerely Yours,



Sent: April-15-14 8:13 AM

To: NL Public Utilities Board

Subject: No increases on taxi insurance

To whom it may concern:

I understand the general public of Newfoundland and Labrador have until May 30th to offer opinion on the insurance hikes proposed by the PUB for Insurance premiums on taxis.

The prices of taxi rides in this province are among the highest in the country and St. John's likely has higher rates than any other major city in Canada. Certainly more than Montreal, Quebec, Halifax, Toronto and several other cities I've visited.

Neither the government nor the PUB should have the authority to make such decisions concerning private businesses (taxis) in a market that is already inundated with higher-than-worth-it prices among accusations of price gouging for the past several years by several citizens and their anecdotal opposition to the prices at current.

When government gets in the way of small business, it hurts everyone - especially a service as vital as transportation.

As usual, this decision will impact the poorest members of our economy and will largely impact rural Newfoundland and Labrador who have been feeling the burn from inflated transportation costs for the past 13 years especially.

This rate-hike is a terrible idea and encourages unlicensed taxling in addition to encouraging cab companies to increase rates to recuperate losses from increased insurance.

Loppose this proposal and urge the PUB to listen to the public and those lobbying against these changes.



Sent: April-16-14 11:56 AM **To:** NL Public Utilities Board

Subject: PROPOSED TAXI RATE INCREASE

Good Morning Ms. Blundon;

I tried to call earlier but you were away from your phone.

My concern with the proposed taxi rate increase, is, of course, my taxi owner/operator clients. As you know, they were subjected to a 50% Sec A Liability increase last August 2013. I think we were all in agreement with this increase as there hadn't been one for more than 20 yrs.

But this second and substantial potential increase within a year, I think leaves everyone puzzled and upset, to say the least.

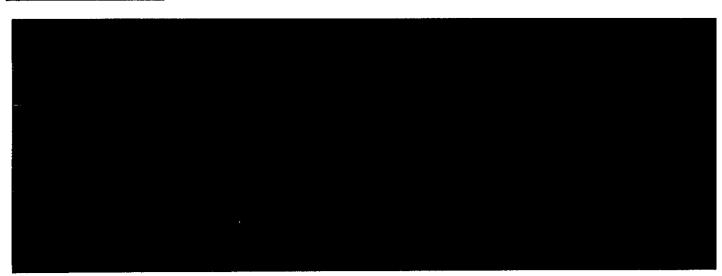
I would like, if possible, to know what prompted this second increase request and if at all it will be allowed by the PUB.

As a business owner, this increase would certainly add favorably to my bottom line. However, if most of my clients cancel their insurance because they simply cannot afford it, it not only affects me, it affects them, their drivers, loss of taxes, etc.

I can appreciate you have received many calls, emails, etc. regarding this issue so I know you are quite busy. I await your response in due course.

Kind Regards,





April 30, 2014

Newfoundland and Labrador Board of Commissioners of Public Utilities P.O. Box 21040 St. John's, NL A1A 5B2

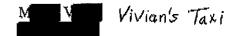
Attention: Cheryl Blundon, Board Secretary

BOARD OF COMMISSIONERS OF PUBLIC UTILITIES / " 30 PM MAY 0 2 2014

ST. JOHN'S, NL

Re: Notice of Application - Facility Association Taxi and Limousine Rates

I would like to state that I STRONGLY DIAPPROVED OF THE APPLICATION seeking approval of increased rates for Third Party Liability, Accident benefits, and uninsured automobile coverage for Taxi and Limousine class business.





RECEIVED BY HAND BOARD OF COMMISSIONERS OF PUBLIC UTILITIES 3:59 PM MAY 21 2014

ST. JOHN'S. N

May 14, 2014

Newfoundland and Labrador Board of Commissioners of Public Utilities P. O. Box E210, Prince Charles Bldg., 120 Torbay Road St. John's, NL A1A 5B2

To Whom It May Concern,

I am writing to express my dismay at the Facility Association's request for a huge increase in insurance rates for coverage for its Taxi and Limousine class of business – effective August 1, 2014.

The Associations's submission contains tables showing that this rate increase would add \$1707.00 per vehicle to the cost of insurance. The Facility Association received a similar increase in 2013 – an increase that added \$1252 per vehicle to our insurance costs.

If this request is granted it will mean that within the past fourteen months fleet insurance costs per vehicle will have gone up nearly three thousand dollars.

Maintenance costs, gas prices and other business expenses keep going up. Last year's insurance rate increases had a serious impact on our bottom line. This additional increase would mean a loss of jobs through fleet reduction and the inability of independents to pay for their insurance. We have already reduced our fleet and several independents have taken their cars off the stand. They simply couldn't afford the rate increase!

We need your help! This rate request must be denied. It does not serve the interests of consumers or small business. Taxi companies will have to look for fare increases – resulting in higher costs to the people who use our services. Revenue generated through fare increases will be offset by customer loss as people on low or fixed income simply won't be able to afford a taxi.

We recognize that there are higher than normal costs associated with providing insurance for high risk drivers. However, their livelihood should not be threatened by a government-mandated program that places such a huge burden on their employer. Driving a cab is often the only employment available to many of our drivers. They can't find work in the oil industry off our coast or out west. There are no jobs in Muskrat Falls for them.

When other industries like forestry or fisheries need financial help they get it. Even the oil industry is subsidized in one way or another. The same is not true for our business or the drivers who depend on us for their jobs.

This request for a rate increase is totally unexpected and does not make sense given the huge increase granted last year. Government should put in place a process that will help us understand what is happening and why. This should be done in consultation with taxi businesses throughout the province.

We respectfully request that you deny the application for another insurance rate increase this year given the effect of the huge increase last year. We hope you will consider our input during your deliberations and reach a decision that is fair. If you need any further information, you can call Thank you for your consideration in this matter,

Yours truly,







CO-OP TAXI

St. John's Taxl Co-operative Society Ltd

Ms. Cheryl Blundon

Board Secretary

Newfoundland and Labrador

Board of Commissioners of Public Utilities

P.O. Box 21040

St. John's, NL

A1A 5B2

Notice of Application - Facility Association Taxl and Limousine Rates

Ms. Blundon,

On behalf of the owner/operators of CO-OP Taxi we wish to file notice of objection to the application of Facility Association for the proposed rate increase to the insurance premiums charged to the owner/operators of CO-OP Taxi. The proposed rate increase, if approved, would see the rate charged to a driver with a perfect driving record increase by \$1,707.00 per year, coupled with last year's increase of \$1,252.00 would in effect total an increase in premiums of over 125% in just over a year.

These rates, if approved, would place taxi operators in Newfoundland and Labrador with the highest premiums in all of Atlantic Canada with the least amount of coverage. Essentially, this would drive those operators to the point of bankruptcy due to the fact this would reduce our income rates back to the level operators were earning in 2003. As we know these are totally unacceptable to the operator. Furthermore, if these rates are approved the taxi industry would require such a drastic rate increase to compensate for our wage loss that this would have the same effective of forcing owner/operators out of business due to the lack of clientele.

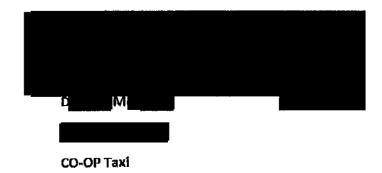
This proposed rate increase, if approved, is neither good for the owner/operator nor the business's we support by transporting their clientele to and from their establishments.

This proposed rate increase would have a negative impact all across the province covering all aspects of business. The taxi owner/operators cannot and should not be held accountable for the poor management of Facility; the accountability on poor management rests solely with Facility.

BOARD OF COMMISSIONERS
OF PUBLIC UTILITIES
//: OC Am
MAY 2 6 2014

ST. JOHN'S, NL





Ms. Cheryl Blundon Board Secretary Newfoundland and Labrador Board of Commissioners of Public Utilities P.O. Box 21040 St. John's, NL A1A 5B2 BOARD OF COMMISSIONERS OF PUBLIC UTILITIES /// 5' A M MAY 2 6 2014

ST. JOHN'S, NL

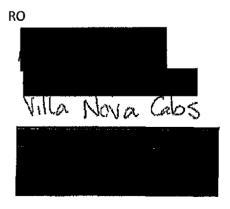
Notice of Application - Facility Association Taxi and Limousine Rates Ms. Blundon.

On behalf of the owner/operators of Walker we wish to file notice of objection to the application of Facility Association for the proposed rate increase to the insurance premiums charged to the owner/operators of CO-OP Taxi. The proposed rate increase, if approved, would see the rate charged to a driver with a perfect driving record increase by \$1,707.00 per year, coupled with last year's increase of \$1,252.00 would in effect total an increase in premiums of over 125% in just over a year.

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FAX No.

BOARD OF COMMISSIONERS OF PUBLIC UTILITIES 12:30 PM MAY 2 8 2014

ST. JOHN'S, NL

Ms. Cheryl Blundon

Board Secretary

Newfoundland and Labrador

Board of Commissioners of Public Utilities

P.O. Box 21040

St. John's, NL

A1A 5B2

Notice of Application - Facility Association Taxi and Limousine Rates

On behalf of the owner/operators of was application of Facility we wish to file notice of objection to the application of Facility Association for the proposed rate increase to the insurance premiums charged to the owner/operators of CO-OP Taxi. The proposed rate increase, if approved. would see the rate charged to a driver with a perfect driving record increase by \$1,707.00 per year, coupled with last year's increase of \$1,252,00 would in effect total an increase in premiums of over 125% in just over a year.

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BOARD OF COMMISSIONERS
OF PUBLIC UTILITIES

MAY 2 9 2014

ST. JOHN'S, NL.

/ : 30 PM

Ms. Cheryl Blundon

Board Secretary

Newfoundland and Labrador

Board of Commissioners of Public Utilities

P.O. Box 21040

St. John's, NL

A1A 582

Notice of Application - Facility Association Taxl and Limousine Rates

Ms. Blundon,

On behalf of the owner/operators of City widewe wish to file notice of objection to the application of Facility Association for the proposed rate increase to the insurance premiums charged to the owner/operators of City wide. The proposed rate increase, if approved, would see the rate charged to a driver with a perfect driving record increase by \$1,707.00 per year, coupled with last year's increase of \$1,252.00 would in effect total an increase in premiums of over 125% in just over a year.

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Ms. Cheryl Blundon

Board Secretary

Newfoundland and Labrador

Board of Commissioners of Public Utilities

P.O. Box 21040

St. John's, NL

A1A 5B2

Notice of Application - Facility Association Taxl and Limousine Rates

Ms. Blundon,

On behalf of the owner/operators of Buques wish to file notice of objection to the application of facility Association for the proposed rate increase to the insurance premiums charged to the owner/operators of Buques. The proposed rate increase, if approved, would see the rate charged to a driver with a perfect driving record increase by \$1,707.00 per year, coupled with last year's increase of \$1,252.00 would in affect total an increase in premiums of over 125% in just over a year.

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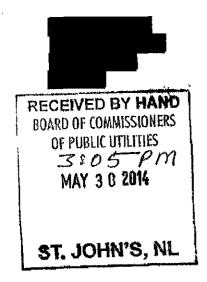
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ST. JOHN'S, NL 🖺

May 28,2014

Cheryl Blundon Board Secretary Board of Commissioners of Public Utilities 120 Torbay Rd, P.O. Box 21040 St John's NL. A1A 5B2



Reference: Notice of Application-Facility Association Taxi and Limousine Rates

Dear Ms. Blundon

I would like to thank your Board for looking into the proposed rate increases to the Taxi Insurance that the Royal SunAlliance Insurance Company is trying to push through because it claims it deserves more money.

I have been in the Taxi Industry since the early 1980's and my father before me owning our own cars and since that time I have never seen such a attack on the Brokers like myself. Its almost like they are trying to drive the smaller guys like myself out of the business and they are close to it. How many hours will I have to work before I can put food on my table so I can please there greed.

Last year they hit us with a big increase that we didn't know about until we went to renew our insurance for the year and we figured we had to just take it but now they want more that we can't afford with our cost going up and our business going down and our profits going out the door. There are many reasons for this with more private cars on the road and lest deliveries and a number of other people with there hands in our pockets so we don't take home big salarays when you only have one car to work yourself.

I Question how they got a increase through when we weren't told about it like we were informed this year and if they have to ask you guys for a increase why are we only finding out about it this year, why couldn't we fight it last year also? I think we should also review last years increase also at this time.

They got us were they want us by only one group insuring us now, when I started I was able to get a private insurance policy that wasn't with just the one company but they grouped us all together in to this Facility Insurance and now we only have the one insurance company that will insure us.

They don't mind taking our insurance money but they don't fight for us when something does go wrong they just seem to want to pay it out there is a lot of stuff that seems the norm with them just because we are just Taxis.

Since I have had my Taxi on the road they have only paid out once for me and that was a \$1000 bucks but my insurance went up for 5 years before it came down again so they got there money back. And they forget about all the small damage that the cabs have that the brokers pay out of there own pocket so it doesn't interfere with out rates but I guess that that doesn't sit well with them because there not making money.

I would like to know how many accidents are really cause by Taxis to justified such a increase on us. I have had a few accidents that weren't my fault and was paid out by the other guys policy I didn't see those guys coming to my door to see how I was doing when I was off losing money and you have to fight them all the way when its something serious but they don't mind paying out the small stuff to get rid of them fast and off the books but then again there CEOs get a nice bonus and expense accounts while you are sitting on the side lines trying to survie. I hope you take in account what I have said and not only will I be paying close to \$5000 a year for my car if this goes through but everyone else will have to pay also. The older person on the fix income who we drive, the students ,the person who can't afford a car and don't forget government for the work we do for them (Welfare clients, packages and just driving there staff) there will be a big increase on the meter for this so all pay in the long run.

Yours truly,

K S

Jiffy Cabs

Ms. Cheryi Blundon

Board Secretary

Newfoundland and Labrador

Board of Commissioners of Public Utilities

P.O. Box 21040

St. John's, NL

A1A 5B2

Notice of Application - Facility Association Taxi and Limousine Rates

Ms. Blundon,

On behalf of the owner/operators of Pirate Cabs Ni. Ltd we wish to file notice of objection to the application of Facility Association for the proposed rate increase to the insurance premiums charged to the owner/operators of Pirate Cabs Ni. Ltd. The proposed rate increase, if approved, would see the rate charged to a driver with a perfect driving record increase by \$1,707.00 per year, coupled with last year's increase of \$1,252.00 would in effect total an increase in premiums of over 125% in just over a year.

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BOARD OF COMMISSIONERS OF PUBLIC UTILITIES 2: 46 PM MAY 3 0 2014

ST. JOHN'S, NL

TO THE HONOURABLE HOUSE OF ASSEMBLY OF THE PROVINCE OF NEWFOUNDLAND AND LABRADOR IN PARLIAMENT ASSEMBLED

The Petition of the undersigned residents HUMBLY SHEWETH;

WHEREAS consumers and businesses in Newfoundland and Labrador pay some of the highest automobile insurance rates in the country; and

WHEREAS part of recent increases in automobile insurance is due to Uninsured Automobile coverage, which could increase by 329.3% in 2014 for taxis and limousines insured by the Facility Association; and

WHEREAS consumers may see an increase in taxi fares and limousine rates as a result; and

WHEREAS consumers insured by the Facility Association could see their own auto insurance rates increase partly due to uninsured drivers;

WHEREUPON the undersigned, your petitioners, humbly pray and call upon the House of Assembly to urge Government to establish a procedure for insurance companies to co-ordinate with police, highway enforcement officers and the Motor Registration Division to remove unlicensed and uninsured vehicles from our province's highways.

AND as in duty bound your petitioners will ever pray.

NAME ADDRESS SIGNATURE

Please return original signed copy to: George Murphy, M.H.A., St. John's East 3rd Floor North, East Block, P.O. Box 8700, St. John's, NL A1B 436 For information, call: 729-3651

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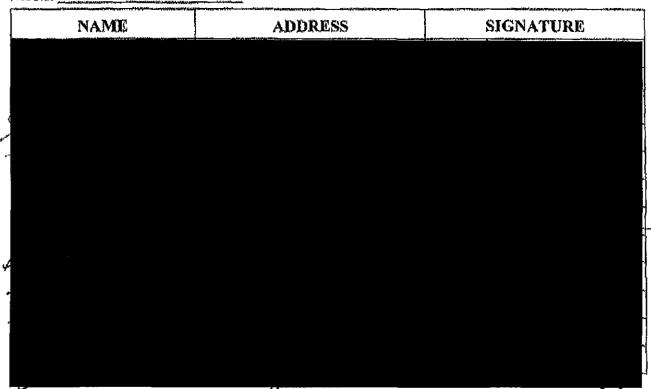
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	HOUSE STREET STREET	

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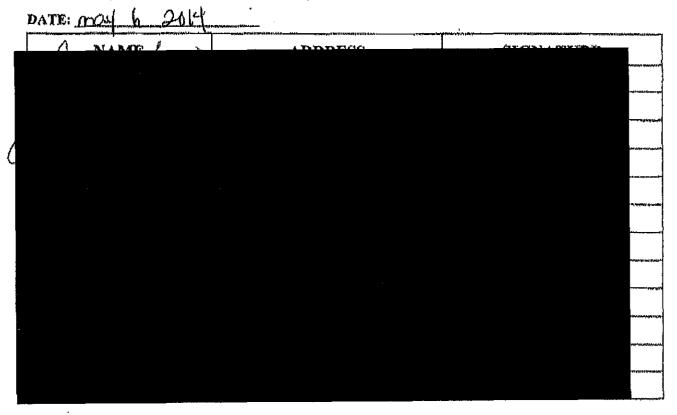
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WHEREAS consumers may see an increase in taxi fares and limousine rates as a result; and

WHEREAS consumers insured by the Facility Association could see their own auto insurance rates increase partly due to uninsured drivers;

WHEREUPON the undersigned, your petitioners, humbly pray and call upon the House of Assembly to urge Government to establish a procedure for insurance companies to co-ordinate with police, highway enforcement officers and the Motor Registration Division to remove unlicensed and uninsured vehicles from our province's highways.

AND as in duty bound your petitioners will ever pray.



Please return original signed copy to: George Murphy, M.H.A., St. John's East 3rd Floor North, East Block, P.O. Box 8700, St. John's, NL A1B 416 For information, call: 729-3651

July 22nd, 2014

RECEIVED BY HAND
BOARD OF COMMISSIONERS
OF PUBLIC UTILITIES
2:19 Pm
JUL 24 2014

ST. JOHN'S, NL

Sir / Madame:

My name is Frank Lidstone and I have been in the taxi business for the last 42 years. I have been a driver for the last 12 years and have been insured with Sunco Insurance, in that time I have had no claims. I have seen many changes over that time, none beneficial to the drivers.

The cost of operating a taxi vehicle has increased:

- 1. Stand Rent is paid weekly, so no matter how good or bad a week you have this has to be paid. Also at one time a driver was given two weeks vacation, meaning he was allowed two weeks a year that he didn't have to pay stand rent. That is no longer available meaning you pay stand rent 52 weeks a year.
- 2. 10% discount is given to some Companies that drive with our stand. That cost is also passed on to the driver.
- 3. The price of gas is constantly changing. And the cost of vehicle repairs has sky-rocketed.
- 4. GST/HST has to be remitted to the government by the drivers who own their cars.
- 5. Insurance prices whet up last year by 50%.

How can a person stay in the taxi business? We have families to support. Most drivers work long hours and can barely make ends meet at the end of the week.

Taxi drivers are the people you trust to drive you and your family members. They are the people you call when something happens and you need to get somewhere. They are out in all kinds of weather snow storms, sleet, and rain - so you can leave your car in the driveway if the weather is bad.

Another 50% increase in insurance rates is only adding to the long list that we as drivers have to deal with, making a living is just becoming impossible in the taxi business.

Like I mentioned in the beginning I have been doing this for 12 years without any claims.

Yours truly,

Frank Lidstone