

July 21, 2017



s.40(1)

Dear  s.40(1)

Re: **Your request for access to information under Part II of the Access to Information and Protection of Privacy Act [Our File #: SNL-053-2017]**

On June 22, 2017, Service NL received your request for access to the following records:

“Calendar entries of the Minister, Deputy Ministers, Assistant Deputy Ministers, Directors, and the Superintendent of Insurance (i.e. who they met with, what organization(s) they represent, what position(s) they hold within the organization(s), the meeting subject, the meeting date) from July 1, 2015 to present, on the topic of auto insurance rates and claims. In collecting this information, the following search criteria have been prepared to assist: ??? where the subject or meeting description contains one or more of the following terms: o insurance reform o insurance reforms o insurance premium o insurance premiums o insurance rate o insurance rates o insurance claim o insurance claims o insurance cap o insurance caps o cap on insurance o caps on insurance o claims cap o cap on claims o cap on damages o damage caps o Insurance Bureau of Canada o IBC o insurance application o insurance rate application o PUB application o Public Utilities Board application o PUB insurance application o Public Utilities Board insurance application o PUB rate application o Public Utilities Board rate application o insurance profitability o profitability of insurance o profits of insurance o insurance profit o insurance profits o profitability of insurance companies o profits of insurance companies o insurance company profits o return on equity of insurance companies o insurance company return on equity o insurance return on equity o insurance equity o automobile insurance o auto insurance o car insurance o vehicle insurance o taxi insurance o insurance for taxis o third party liability insurance o third party liability o liability insurance o standard automobile policy o standard automobile insurance o standard automobile insurance policy o standard automobile insurance policies o standard auto policy o standard auto insurance o standard auto insurance policy o standard auto insurance policies o S.P.F. No. 1 o SPF No. 1 o uninsured motorist o uninsured driver o Facility Association o soft tissue o soft tissue claim o soft tissue claims o soft tissue injury o soft tissue injuries o tissue claim o tissue claims o tissue injury o tissue injuries o motorist claim o motorist claims o pedestrian claim o pedestrian claims o pedestrian claimants o personal injury o personal injury claims o personal injury claimants o insurance actuarial study o insurance actuarial studies o closed claim study o closed claim studies o texting and driving o driving and texting o texting while driving o driving while texting o distracted driving o distracted driver o distracted drivers o driving while distracted ??? OR, when the meeting attendees includes one or more of the following: o Don Forgeron (President and CEO of Insurance Bureau of Canada) o Amanda Dean (Vice President, Atlantic of Insurance Bureau of Canada) o David McGown (Senior Vice President, Strategic Initiatives of Insurance Bureau of Canada) o Sally Turney (Vice President, Communications of Insurance Bureau of Canada) o Dennis Browne (Consumer Advocate, NL) o Thomas Johnson (former Consumer Advocate, NL) ??? OR, where the position of the meeting attendees includes the following title o Consumer Advocate.”

I am pleased to inform you that a decision has been made by Service NL to provide access to the requested information. However, access to specific pages contained within the records cannot be released. This is in accordance exceptions to disclosure, as specified in the *Access to Information and Protection of Privacy Act* (the Act).

In accordance with the above, access to pages 44-46 cannot be provided as per the following section of the Act: Section 27 (2)(b) - "The head of a public body shall refuse to disclose to an applicant information in a record other than a cabinet record that would reveal the substance of deliberations of Cabinet."

Pages 53-60 of the attached document package do not constitute calendar entries and as such are non-responsive to the request. In addition, pages 53-59 cannot be provided as disclosing these records would be harmful to the business interests of a third party. This is in accordance with the following section of the Act: Section 39 - "(1) The head of a public body shall refuse to disclose to an applicant information

- (a) that would reveal
 - (i) trade secrets of a third party, or
 - (ii) commercial, financial, labour relations, scientific or technical information of a third party;
- (b) that is supplied, implicitly or explicitly, in confidence; and
- (c) the disclosure of which could reasonably be expected to
 - (i) harm significantly the competitive position or interfere significantly with the negotiating position of the third party,
 - (ii) result in similar information no longer being supplied to the public body when it is in the public interest that similar information continue to be supplied,
 - (iii) result in undue financial loss or gain to any person, or
 - (iv) reveal information supplied to, or the report of, an arbitrator, mediator, labour relations officer or other person or body appointed to resolve or inquire into a labour relations dispute."

Access to page 52 cannot be provided as per the following section of the Act: Section 40(1) - "The head of a public body shall refuse to disclose personal information to an applicant where the disclosure would be an unreasonable invasion of a third party's personal privacy."

In addition, specific lines of text contained within the records cannot be released as this would reveal the personal information of identifiable individuals. This is in accordance the following section of the Act:

Section 40(1): "The head of a public body shall refuse to disclose personal information to an applicant where the disclosure would be an unreasonable invasion of a third party's personal privacy."

As required by 8(2) of the Act, we have severed information that is unable to be disclosed and have provided you with as much information as possible. In accordance with your request for a copy of the records, the appropriate copies have been enclosed.

Please be advised that you may appeal this decision and ask the Information and Privacy Commissioner to review the decision to provide partial access to the requested information, as set out in section 42 of the Act (a copy of this section of the Act has been enclosed for your reference). A request to the Commissioner must be made in writing within 15 business days of the date of this letter or within a longer period that may be allowed by the Commissioner. Your appeal should identify your concerns with the request and why you are submitting the appeal.

The appeal may be addressed to the Information and Privacy Commissioner is as follows:

Office of the Information and Privacy Commissioner
2 Canada Drive
P. O. Box 13004, Stn. A
St. John's, NL. A1B 3V8

Telephone: (709) 729-6309
Toll-Free: 1-877-729-6309
Facsimile: (709) 729-6500

You may also appeal directly to the Supreme Court Trial Division within 15 business days after you receive the decision of the public body, pursuant to section 52 of the Act (a copy of this section of the Act has been enclosed for your reference).

Please be advised that responsive records will be published following a 72 hour period after the response is sent electronically to you or five business days in the case where records are mailed to you. It is the goal to have the responsive records posted to the Completed Access to Information Requests website within one business day following the applicable period of time. Please note that requests for personal information will not be posted online.

If you have any further questions, please contact me by telephone at 709-729-7437 or by email at ellenhaskell@gov.nl.ca.

Sincerely,



ELLEN HASKELL
ATIPP Coordinator

Enclosures

Access or correction complaint (Section 42)

42. (1) A person who makes a request under this Act for access to a record or for correction of personal information may file a complaint with the commissioner respecting a decision, act or failure to act of the head of the public body that relates to the request.

(2) A complaint under subsection (1) shall be filed in writing not later than 15 business days

- a) after the applicant is notified of the decision of the head of the public body, or the date of the act or failure to act; or
- b) after the date the head of the public body is considered to have refused the request under subsection 16 (2).

(3) A third party informed under section 19 of a decision of the head of a public body to grant access to a record or part of a record in response to a request may file a complaint with the commissioner respecting that decision.

(4) A complaint under subsection (3) shall be filed in writing not later than 15 business days after the third party is informed of the decision of the head of the public body.

(5) The commissioner may allow a longer time period for the filing of a complaint under this section.

(6) A person or third party who has appealed directly to the Trial Division under subsection 52 (1) or 53 (1) shall not file a complaint with the commissioner.

(7) The commissioner shall refuse to investigate a complaint where an appeal has been commenced in the Trial Division.

(8) A complaint shall not be filed under this section with respect to

- a) a request that is disregarded under section 21;
- b) a decision respecting an extension of time under section 23 ;
- c) a variation of a procedure under section 24; or
- d) an estimate of costs or a decision not to waive a cost under section 26.

(9) The commissioner shall provide a copy of the complaint to the head of the public body concerned.

Direct appeal to Trial Division by an applicant (Section 52)

52. (1) Where an applicant has made a request to a public body for access to a record or correction of personal information and has not filed a complaint with the commissioner under section 42, the applicant may appeal the decision, act or failure to act of the head of the public body that relates to the request directly to the Trial Division.

(2) An appeal shall be commenced under subsection (1) not later than 15 business days

- a) after the applicant is notified of the decision of the head of the public body, or the date of the act or failure to act; or
- b) after the date the head of the public body is considered to have refused the request under subsection 16 (2).

(3) Where an applicant has filed a complaint with the commissioner under section 42 and the commissioner has

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refused to investigate the complaint, the applicant may commence an appeal in the Trial Division of the decision, act or failure to act of the head of the public body that relates to the request for access to a record or for correction of personal information.

(4) An appeal shall be commenced under subsection (3) not later than 15 business days after the applicant is notified of the commissioner's refusal under subsection 45 (2).

Dogurga, Sherrie-Lynn

Subject: CONFIRMED Amanda Dean, Vice President, Atlantic, Insurance Bureau of Canada
Location: Minister's Boardroom, Service NL, 2nd Floor

Start: Tue 3/15/2016 10:00 AM
End: Tue 3/15/2016 11:00 AM

Recurrence: (none)

Organizer: Joyce, Eddie

Categories: Yellow Category

This has been rescheduled 3 times

McCarthy, Julian

Subject: Minister Wiseman meeting with the Insurance Bureau of Canada
Location: Dept of Finance Boardroom

Start: Tue 7/28/2015 11:30 AM
End: Tue 7/28/2015 12:30 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Manning, Rhonda
Required Attendees: McCarthy, Julian

Julian, chat with Anita or Rhonda

Request went to Premier's office who fwd to Minister Wiseman, Finance who scheduled the meeting. (entered by Rhonda)

Duke, Susanna

Subject: Robert Byrne - PUB

Start: Thu 8/13/2015 9:30 AM
End: Thu 8/13/2015 10:30 AM

Recurrence: (none)

Organizer: Puddester, Leigh

O'Brien, John

Subject: DELTA - IBC Meeting
Start: Wed 2/17/2016 8:00 AM
End: Wed 2/17/2016 10:00 AM
Recurrence: (none)
Organizer: O'Brien, John

*Cancelled
- never attended*

Duke, Susanna

Subject: Briefing re: IBC

Start: Tue 3/15/2016 9:30 AM
End: Tue 3/15/2016 10:00 AM

Recurrence: (none)

Organizer: Puddester, Leigh

Duke, Susanna

Subject: IBC - Amanda Dean/Minister/Julian
Location: Executive Boardroom

Start: Tue 3/15/2016 10:00 AM
End: Tue 3/15/2016 11:00 AM

Recurrence: (none)

Organizer: Puddester, Leigh

McCarthy, Julian

Subject: CONFIRMED: Amanda Dean, Vice President, Atlantic, Insurance Bureau of Canada
Location: Minister's Boardroom, Service NL,
Start: Tue 3/15/2016 10:00 AM
End: Tue 3/15/2016 11:00 AM
Recurrence: (none)
Meeting Status: Accepted
Organizer: Manning, Rhonda
Required Attendees: McCarthy, Julian; Pitcher, Madonna

Minister
Graham
Leigh
Julian

Duke, Susanna

Subject: Tentative: Briefing re: IBAN - Basil Crosbie

Start: Mon 4/11/2016 12:00 PM

End: Mon 4/11/2016 12:30 PM

Recurrence: (none)

Organizer: Puddester, Leigh

McCarthy, Julian

Subject: TENTATIVE: Briefing for Meeting with IBAN - Basil Crosby - on Wednesday
Location: SNL

Start: Mon 4/11/2016 12:00 PM
End: Mon 4/11/2016 12:30 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Manning, Rhonda
Required Attendees: McCarthy, Julian; Pitcher, Madonna; Letto, Graham; Card, Jason

McCarthy, Julian

Subject: CONFIRMED Insurance Brokers Association of NL (IBAN) - Basil Crosbie
Location: SNL, Minister's Boardroom

Start: Wed 4/13/2016 9:00 AM
End: Wed 4/13/2016 10:00 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Manning, Rhonda
Required Attendees: McCarthy, Julian; Pitcher, Madonna; Card, Jason; Letto, Graham; O'Brien, John

Duke, Susanna

Subject: CANCELLED - IBAN To be Re-scheduled

Start: Wed 4/13/2016 9:00 AM

End: Wed 4/13/2016 10:00 AM

Recurrence: (none)

Organizer: Puddester, Leigh

Duke, Susanna

Subject: IBAN - Basil Crosbie w/ Minister/Julian
Location: Executive Boardroom

Start: Tue 5/24/2016 10:00 AM
End: Tue 5/24/2016 11:00 AM

Recurrence: (none)

Organizer: Puddester, Leigh

McCarthy, Julian

Subject: CONFIRMED: IBAN - Basil Crosbie
Location: Minister's Boardroom, Service NL, 2nd Floor, West Block, Confederation Building

Start: Tue 5/24/2016 10:00 AM
End: Tue 5/24/2016 11:00 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Manning, Rhonda
Required Attendees: McCarthy, Julian; Card, Jason; Letto, Graham; O'Brien, John; Pitcher, Madonna

Rescheduled from April 13/16 which was cancelled due to Caucus Meeting

O'Brien, John

Subject: Aviva
Location: Boardroom

Start: Thu 6/23/2016 3:00 PM
End: Thu 6/23/2016 4:30 PM

Recurrence: (none)

Meeting Status: Meeting organizer

Organizer: O'Brien, John
Required Attendees: McCarthy, Julian

Duke, Susanna

Subject: Darlene Whalen (PUB)/Julian

Start: Thu 7/7/2016 10:00 AM

End: Thu 7/7/2016 11:00 AM

Recurrence: (none)

Organizer: Puddester, Leigh

McCarthy, Julian

Subject: Auto Insurance Reform
Location: PUB Office

Start: Thu 7/7/2016 10:00 AM
End: Thu 7/7/2016 11:00 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Pitcher, Madonna
Required Attendees: rbyrne@pub.nl.ca; dwhalen@pub.nl.ca; McCarthy, Julian; Puddester, Leigh

Duke, Susanna

Subject: Auto Insurance Reform
Location: PUB Office

Start: Thu 7/7/2016 10:00 AM
End: Thu 7/7/2016 11:00 AM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Organizer: Pitcher, Madonna
Required Attendees: rbyrne@pub.nl.ca; dwhalen@pub.nl.ca; McCarthy, Julian; Puddester, Leigh

O'Brien, John

Subject: FW: Auto Insurance Reform
Location: PUB Office

Start: Thu 7/7/2016 10:00 AM
End: Thu 7/7/2016 11:00 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Pitcher, Madonna

-----Original Appointment-----

From: Pitcher, Madonna

Sent: Thursday, June 30, 2016 10:10 AM

To: rbyrne@pub.nl.ca; dwhalen@pub.nl.ca; McCarthy, Julian; Puddester, Leigh

Subject: Auto Insurance Reform

When: Thursday, July 07, 2016 10:00 AM-11:00 AM (UTC-03:30) Newfoundland.

Where: PUB Office

McCarthy, Julian

Subject: Discuss Insurance
Location: Julian's office

Start: Fri 9/30/2016 9:30 AM
End: Fri 9/30/2016 10:30 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: O'Brien, John
Required Attendees: McCarthy, Julian

O'Brien, John

Subject: DM office
Location: Auto Insurance

Start: Fri 10/7/2016 9:30 AM
End: Fri 10/7/2016 10:00 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Dutton, Sean
Required Attendees: McCarthy, Julian; O'Brien, John

O'Brien, John

Subject: Meeting with Amanda Dean, IBC, Sean Dutton
Location: Minister's Boardroom

Start: Fri 10/7/2016 2:00 PM
End: Fri 10/7/2016 3:00 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Noftall, Pamela
Required Attendees: O'Brien, John

Section 40(1)

From: [REDACTED]@ibc.ca]
Sent: Monday, October 03, 2016 2:25 PM
To: Pitcher, Madonna
Subject: RE: Meeting Request with Deputy Minister Sean Dutton and Amanda Dean, IBC

Good afternoon Donna,

Here is the agenda for the meeting on Friday. Also, joining Amanda will be [REDACTED] IBC. Please let me know if there will be anyone joining Deputy Minister Dutton.

Section 40(1)

1. **Current state of automobile insurance industry in NL**
 - Review of latest information from General Insurance Statistical Agency (GISA) on market Health.
 - Other signs of concern.

2. **Research needed**
 - Proposed closed claim study – government review to ensure that it offers the answers government needs.

3. **Insurance Review**
 - Product review.
 - Rate regulation review.
 - Experience in jurisdictions.

Thanks,

Section 40(1)



Insurance Bureau of Canada

T: [REDACTED] Section 40(1)

F: [REDACTED]

www.ibc.ca

Dutton, Sean

Subject: DM office
Location: Auto Insurance

Start: Fri 10/7/2016 9:30 AM
End: Fri 10/7/2016 10:00 AM

Recurrence: (none)

Meeting Status: Meeting organizer

Organizer: Dutton, Sean
Required Attendees: McCarthy, Julian; O'Brien, John

Dutton, Sean

Subject: Amanda Dean, IBC and Julian
Location: Minister's Boardroom
Start: Fri 10/7/2016 2:00 PM
End: Fri 10/7/2016 3:00 PM
Recurrence: (none)
Organizer: Dutton, Sean

*Julian McLanthy did not attend, John O'Brien
attended in his absence.*

*Sean Dutton
Jan 28/17*

McCarthy, Julian

Subject: Review insurance stats
Location: Main boardroom

Start: Mon 11/21/2016 2:00 PM
End: Mon 11/21/2016 3:00 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: O'Brien, John
Required Attendees: McCarthy, Julian; Senior, Pam

Dutton, Sean

Subject: Tom Lamb & Taxi Meeting Inquiry (Cost of Insurance)
Location: Minister's Boardroom

Start: Thu 11/24/2016 9:30 AM
End: Thu 11/24/2016 10:30 AM

Recurrence: (none)

Organizer: Dutton, Sean

Those in attendance:



Section 40(1)

Service NL: Sean Dutton/Julian McCarthy

Agenda:

1. Cost of insurance

McCarthy, Julian

Subject: Canceled: Insurance Reform
Location: Executive Boardroom, Service NL

Start: Wed 2/1/2017 3:00 PM
End: Wed 2/1/2017 4:00 PM
Show Time As: Free

Recurrence: (none)

Meeting Status: Accepted

Organizer: Noftall, Pamela
Required Attendees: Dutton, Sean; McCarthy, Julian; O'Brien, John; Collins, Megan; Griffin, Gerard; Senior, Pam; Whalen, Craig

Importance: High

This meeting has been cancelled. I will reschedule at a later date

Pam Noftall

McCarthy, Julian

Subject: Insurance
Location: Conference Call

Start: Fri 2/24/2017 2:30 PM
End: Fri 2/24/2017 3:00 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: [REDACTED] - Section 40(1)

Conference Call Info:

Conference Call #: 1-855-453-6959
Conference ID: [REDACTED] Section 40(1)

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disclaimer.txt

O'Brien, John

Subject: Insurance
Location: Conference Call
Start: Fri 2/24/2017 2:30 PM
End: Fri 2/24/2017 3:00 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: [REDACTED]

Section 40(1)

Meeting IBC. - Amanda Dean

Conference Call Info:

Conference Call #: 1-855-453-6959
Conference ID: [REDACTED]

Section 40(1)

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Dutton, Sean

Subject: Taxi
Location: SNL Ministers Boardroom - 2nd Floor, West block

Start: Tue 2/28/2017 2:00 PM
End: Tue 2/28/2017 3:30 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Greeley, Barb
Required Attendees: Wheaton, Roxie T; Doody, Alan; Chippett, Jamie; Dogurga, Sherrie-Lynn; Ballard, Donna M; Jacobs, Heather; Ring, Stephen R.; Walsh, Paula (Justice); Dutton, Sean
Optional Attendees: McCarthy, Julian; Marrie, Susan; Spurrell, Dana

MEETING HAS BEEN CHANGED TO MINISTER'S BOARDROOM – 2ND FLOOR, WEST BLOCK, SNL.

**THANK YOU,
BARB**

NOTE: Meeting has been changed to Tuesday, February 28, 2017 from 2-3:30.

Thank you,

Discussion on request.

Please confirm availability.
Thank you,

Barb Greeley

Administrative Assistant to
Assistant Deputy Minister
Service NL
2nd Floor, West Block
Confederation Building
Tel: (709)729-3056 Fax: (709)729-4151
Email: barbgreeley@gov.nl.ca

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Dutton, Sean

Subject: Insurance Reform

Location: Executive Boardroom, Service NL

Start: Fri 3/3/2017 11:00 AM

End: Fri 3/3/2017 12:00 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Noftall, Pamela

Required Attendees: Dutton, Sean; McCarthy, Julian; O'Brien, John; Collins, Megan; Griffin, Gerard; Senior, Pam; Whalen, Craig

Murphy, Ian

Subject: Briefing on IBC
Start: Thu 3/9/2017 11:00 AM
End: Thu 3/9/2017 11:30 AM
Recurrence: (none)
Organizer: Trimper, Perry

Dutton, Sean

Subject: Briefing with Minister re: IBC
Location: Executive Boardroom, Service NL

Start: Thu 3/9/2017 11:00 AM
End: Thu 3/9/2017 11:30 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Noftall, Pamela
Required Attendees: Dutton, Sean; McCarthy, Julian

Murphy, Ian

Subject: Amanda Dean (IBC)/Sean/Julian/Ian
Location: Minister's Boardroom

Start: Mon 3/13/2017 9:00 AM
End: Mon 3/13/2017 10:00 AM

Recurrence: (none)

Organizer: Trimper, Perry

Dutton, Sean

Subject: Meeting w/Minister/Ian/Amanda Dean (IBC)
Location: Minister's Boardroom

Start: Mon 3/13/2017 9:00 AM
End: Mon 3/13/2017 10:00 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Pitcher, Madonna
Required Attendees: Dutton, Sean; McCarthy, Julian

Murphy, Ian

Subject: Taxi Drivers re: Insurance
Location: Main Boardroom Service NL

Start: Thu 3/16/2017 12:00 PM
End: Thu 3/16/2017 1:00 PM

Recurrence: (none)

Organizer: Trimper, Perry

Dutton, Sean

Subject: Meeting with Taxi Drivers and Minister
Location: Main Boardroom, Service NL

Start: Thu 3/16/2017 12:00 PM
End: Thu 3/16/2017 1:00 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Pitcher, Madonna
Required Attendees: Dutton, Sean; Murphy, Ian; McCarthy, Julian; O'Brien, John; Senior, Pam

Murphy, Ian

Subject: Internal re: Follow-up to Taxi Driver Meeting
Location: Main Boardroom - Service NL

Start: Fri 3/17/2017 10:30 AM
End: Fri 3/17/2017 11:30 AM

Recurrence: (none)

Organizer: Trimper, Perry

Dutton, Sean

Subject: Follow-up to Taxi Driver Meeting (Mar 16) w/Minister
Location: Main Boardroom - Service NL

Start: Fri 3/17/2017 10:30 AM
End: Fri 3/17/2017 11:30 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Pitcher, Madonna

Required Attendees: Dutton, Sean; McCarthy, Julian; Wheaton, Roxie T; Murphy, Ian; O'Brien, John; Senior, Pam; Doody, Alan; Budgell, Marc; MacArthur, Gina; Ring, Stephen R.; Walsh, Paula (Justice); Samms, John

Good Morning

Please note change in time from 9:30 am to 10:30 am.

Have a Great Day!
Donna

O'Brien, John

Subject: Meeting with Taxi Drivers and Minister
Location: Main Boardroom, Service NL

Start: Thu 3/16/2017 12:00 PM
End: Thu 3/16/2017 1:00 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Pitcher, Madonna
Required Attendees: Dutton, Sean; Murphy, Ian; McCarthy, Julian; O'Brien, John; Senior, Pam

O'Brien, John

Subject: Meeting w IBc re annula update - Amanda Dean
Location: Main boardroom

Start: Thu 3/30/2017 12:30 PM
End: Thu 3/30/2017 1:30 PM

Recurrence: (none)

Meeting Status: Meeting organizer

Organizer: O'Brien, John
Required Attendees: Whalen, Craig; Senior, Pam

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Murphy, Ian

Subject: Basil Crosbie [REDACTED] re: Insurance
Location: Minister's Boardroom
Start: Wed 4/12/2017 9:00 AM
End: Wed 4/12/2017 10:00 AM
Recurrence: (none)
Organizer: Trimper, Perry

McCarthy, Julian

Subject: Meeting w/Basil Crosbie & Minister re: Insurance
Location: Minister's Boardroom

Start: Wed 4/12/2017 9:00 AM
End: Wed 4/12/2017 10:00 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: Pitcher, Madonna
Required Attendees: Murphy, Ian; McCarthy, Julian

Attendees: Basil Crosbie/ [REDACTED] — Section 40(1)

Points for Discussion to follow

Dutton, Sean

Subject: Meeting with Basil Crosbie with Minister, Ian Murphy, Sean Dutton, Julian McCarthy
Location: Executive Boardroom, Service NL

Start: Mon 4/3/2017 9:00 AM
End: Mon 4/3/2017 10:00 AM

Recurrence: (none)

Organizer: Dutton, Sean

*I did not attend this meeting.
Sean Dutton
Jan 28/17*

Dutton, Sean

Subject: Automotive Insurance
Location: Cabinet Secretariat Boardroom, 9th Floor, East Block
Start: Tue 6/6/2017 11:00 AM
End: Tue 6/6/2017 12:00 PM
Recurrence: (none)
Meeting Status: Meeting organizer
Organizer: Dutton, Sean

Dutton, Sean

Subject: Meeting with Taxi Companies
Location: Royal Canadian Legion, Pleasantville

Start: Thu 5/25/2017 3:30 PM
End: Thu 5/25/2017 4:30 PM

Recurrence: (none)

Meeting Status: Meeting organizer

Organizer: SDutton@gov.nl.ca
Required Attendees: O'Brien, John; McCarthy, Julian

I will be in Halifax that day; Minister will attend this.

Murphy, Ian

Subject: Meeting w/Taxi Drivers
Location: Royal Canadian Legion - Pleasantville

Start: Thu 5/25/2017 3:30 PM
End: Thu 5/25/2017 4:30 PM

Recurrence: (none)

Organizer: Trimper, Perry

O'Brien, John

Subject: The Co-operators/Superintendent of Insurance NL
Location: 1-888-810-2667 // Passcode: [REDACTED] or Guelph 7E Chairperson's Office
Start: Thu 6/15/2017 2:00 PM
End: Thu 6/15/2017 3:00 PM
Recurrence: (none)
Meeting Status: Accepted
Organizer: [REDACTED] —Section 40(1)

2pm local time in St. John's.
For those calling in: 1-888-810-2667 // Passcode: [REDACTED] —Section 40(1)
For those who are in Guelph, the Chairpersons Office is booked.
Please find attached the presentation in support of our discussion.

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O'Brien, John

Subject: IBC Atlantic meeting
Location: Murray Premises Hotel - HMS NL Room

Start: Tue 6/20/2017 8:00 AM
End: Tue 6/20/2017 9:30 AM

Recurrence: (none)

Organizer: O'Brien, John

Never attended.

McCarthy, Julian

Subject: Meeting with CADRI (Direct Insurance Insurers)
Location: Main boardroom

Start: Tue 6/20/2017 3:00 PM
End: Tue 6/20/2017 3:30 PM

Recurrence: (none)

Meeting Status: Accepted

Organizer: O'Brien, John
Required Attendees: McCarthy, Julian

O'Brien, John

Subject: Meeting with CADRI (Direct Insurance Insurers)
Location: Main boardroom

Start: Tue 6/20/2017 3:00 PM
End: Tue 6/20/2017 3:30 PM

Recurrence: (none)

Meeting Status: Meeting organizer

Organizer: O'Brien, John
Required Attendees: McCarthy, Julian
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