



Where Canadian Auto Insurance Rate Regulators Converge!

**Canadian Automobile Insurance Rate Regulators Association
(CARR)**

Business Plan 2009

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Introduction

The New Brunswick Insurance Board was host to the first Canadian Automobile Insurance Rate Regulators conference (CARR) in Saint John, NB, November 18-20, 2007. This was the first time automobile insurance rate regulators from across Canada had the opportunity to meet as a whole.

CARR is the product of a common desire among automobile insurance rate regulators to have a forum to: educate board members and staff on industry issues, discuss topics of concern and share expertise exclusive to automobile insurance rate regulators.

As a result of the conference, the following two significant initiatives were achieved:

- regulators agreed that the event become an annual occurrence and
- regulators agreed to begin the process to form a national association for automobile insurance rate regulators.

This strategic document addresses the proposed development of that association.

In order to start the process, automobile insurance rate regulators from across Canada were contacted and invited to sit on an association formation committee to begin work on establishing a National Association. The working group consisted of staff from the following jurisdictions:

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| B.C. Utilities Commission, Alberta Automobile Insurance Rate Board, | Len Kelsey, Del Dyck, Susan Steeves | Commissioner Executive Director Senior Manager Rates |
| Saskatchewan Rate Review Panel, Manitoba Public Utility Board, Financial Services Commission of Ontario, New Brunswick Insurance Board, | Bernadette Garrett Gerry Gaudreau, Darlene Hall, Kevin Duff, Lisa Ferguson | Panel Member Sec. & Exec. Director Dir. Auto Ins. Services Dir. Ops, Sec. to Board Dir. Communications |
| PEI Regulatory & Appeals Commission, Nova Scotia Utility & Review Board, Newfoundland & Labrador Public Utilities Board, | Allison MacEwen Barry Cotnam, Robert Byrne, | Assist. Dir. Insurance Senior Advisor Dir. Reg. & Adv. Srcs |

The committee agreed that the initial Business Plan span a one year time frame (2009), with the intent to provide general direction to the newly appointed executive committee. As outlined in this plan, a goal of the newly formed association would be to develop a 2 year Business Plan which would be prepared for and approved at the 2009 CARR conference. The newly formed Executive Committee will be in a better position to understand our commonalities and differences and, therefore, better positioned to plan out into the future.

Vision:

To be a recognized inter-jurisdictional Canadian association for automobile insurance rate regulators, working together to improve rate regulation processes.

Mission:

The mission of the Association of Canadian Automobile Insurance Rate Regulators (CARR) is to provide a forum where members can share best practices, identify key issues and learn through educational opportunities so that they are better informed and able to fulfill their jurisdictional mandates.

Values:

- Cooperation
- Sharing
- Creativity
- Respect
- Integrity

Strategic Priorities for 2009:

In setting our strategic priorities the CARR association development committee initially considered a three year plan. As the formation of the association is expected to take place in October 2008, the committee felt the association would be best served if the initial priorities focused on the establishment of the association. As a result, the following priorities focus on the development stages of the association over the first year. Strategic priority #4 Business Planning in 2009 will focus on moving forward with strategic initiatives of interest to association members. The following are the five strategic initiatives for 2009.

1. **Governance** – To provide leadership, structure and processes for the newly formed CARR association.
2. **Communications** – To develop and implement communication processes to ensure members are aware of organization activities and initiatives.
3. **Conference Oversight** – To provide effective oversight and coordination of annual conference to ensure educational and networking opportunities are provided.
4. **Business Planning** – To develop strategic initiatives through a 2 year business plan for review and approval at the 2009 conference.
5. **Association Operations** – To develop operational processes and policies as required.

Strategic Initiatives for 2009:

In pursuit of our strategic priorities, the following strategic initiatives have been developed. It is these initiatives that the Board will focus on in 2009:

1. Governance

- a. Establish regular meetings/conference calls
- b. Decision making process – Board/Annual meeting
- c. Information sharing protocol

2. Communications

- a. Identify communication needs
- b. Develop communication policies
- c. Establish website to include conference and association information

3. CARR Conference Oversight

- a. Solicit conference host for 2009 & 2010
- b. Assist conference host

4. Business Planning

- a. Develop a two year Business Plan for 2009-2010
- b. Identify commonalities and differences amongst regulators

5. Association Operations

- a. Determine resource availability from participating jurisdictions
- b. Establish policies as required
- c. Develop an operating budget
- d. Develop a membership fee structure

Member Jurisdictions

B.C. Utilities Commission



Saskatchewan Rate Review Panel

Manitoba Public Utility Board

Financial Services Commission of Ontario



PEI Regulatory & Appeals Commission



Newfoundland & Labrador Public Utilities Board