



Where *Canadian Auto Insurance Rate Regulators* Converge!

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

Business Plan 2010 and 2011

Approved September 30th, 2009

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Introduction

The New Brunswick Insurance Board was host to the first Canadian Automobile Insurance Rate Regulators (CARR) conference in November 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.

At a conference hosted by the Alberta Automobile Insurance Board in October 2008, CARR became an official association. CARR adopted a constitution and by-laws, appointed officers, determined a governance structure that included establishment of four committees as well as developed a business plan setting out its vision, mission and values.

This document sets out the Business Plan for CARR for 2010 and 2011.

Vision:

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

Mission:

The mission of the Canadian Automobile Insurance Rate Regulators (CARR) Association 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

The Report Card

Preamble:

In developing strategic priorities for CARR, the Governance Committee built on to the 2009 BP, with the underlying objective of providing a roadmap which would and will ensure that CARR will sustain its enthusiasm and continue to develop and maintain viability over time.

Background:

Five priorities were delineated in the 2009 BP, focusing on the development stages of the association over the first year. Each is listed with a brief progress report:

1. Governance

To provide leadership, structure and processes for the newly formed CARR association.

Under the general direction of the Executive Committee, each of the Board's Committees has established meeting schedules and processes suitable to its tasks. This includes a now-established process which will see the Committees reporting their activities to the Executive Committee throughout the year, as standing items of the regularly established executive committee meetings

In an effort to clarify and make transparent the Committee operations, a brief synopsis of Committee purposes was developed and now form part of the BP.

A process for nominations of the Executive Committee, officers and chairs of committees was determined.

A confidentiality policy was developed and adopted by members.

Minor changes were proposed to the CARR Constitution and By-laws for adoption by members at the annual meeting.

2. Communications

To develop and implement communication processes to ensure members are aware of organization activities and initiatives.

A CARR website was developed during the year, with Alberta hosting the website.

CARR is considering the production and distribution of a newsletter to share developments that may affect other members. Under the direction of the Communication and Education Committee, each jurisdiction would provide

regular updates of activities and developments for distribution for the information of Members. To encourage the freely shared exchanges of ideas, it has been determined that this would be a Members only publication. Still under consideration are frequency and protocol.

3. Conference Oversight

To provide effective oversight and coordination of annual conference to ensure educational and networking opportunities are provided.

The 2008 Conference in Banff was remarkably successful given the infancy of the organization, and thanks to the efforts and dedication of the organizers from our host- Alberta. Newfoundland & Labrador, our 2009 hosts will assuredly build on this success, with the Executive Committee monitoring progress and offering assistance as required.

4. Business Planning

To develop strategic initiatives through a 2 year business plan for review and approval at the 2009 conference.

The Plan is hereby tabled.

5. Association Operations

To develop operational processes and policies as required.

Under the general guidance of the Executive Committee, processes have been established to ensure each Committee addresses its mandates. Further, the necessary infrastructure continues to be developed as the organization matures, and CARR has arranged its banking facilities.

Membership fees were addressed, and it was determined that none were required yet, as a combination of jurisdictional contributions in kind and the conference surplus generated sufficient funding to cover the miscellaneous operational expenses. This will continue to be considered annually.

The Finance Committee has prepared its budget for 2010 and is presenting it at the 2009 Conference for review and ratification.

The Information, Training and Communication Committee researched training opportunities for Board and staff of the member organizations of CARR. These opportunities are expected to be made available in 2010. This Committee also discussed with the Insurance Bureau of Canada a proposal to harmonize rate profiles for those jurisdictions where private insurers are required to submit rate profiles to regulators. Work is underway to harmonize the profiles with the idea of implementing the harmonized profiles in 2010.

CARR Committee Overviews

In this section of the BP, the Association defines in a simplified manner the roles and responsibilities of its various committees as established under the by-laws. It is intended to provide the reader with a less formal and perhaps more understandable and easily referenced view of the various parts of the organization.

Executive Committee

The role of the Executive Committee is to:

- Ensure the objects of CARR are fulfilled through managing, controlling and directing the affairs of the Association
- Appoint task groups or form special committees of the Association as necessary
- Delegate funding to Standing Committees
- Receive and act upon input from the Association's Standing Committees
- Receive, review and approve or reject applications for membership in the Association

Members- Harry Gough (Alberta) Chair
Vice-Chair: Paul D'Astous (New Brunswick)
Secretary/Treasurer: Del Dyck (Alberta)

Members-at-Large (up to 5)
Robert Byrne (Newfoundland and Labrador)
Kevin Duff (New Brunswick)
Gerry Gaudreau (Manitoba)
Darlene Hall (Ontario)
Doug Chong (British Columbia)

Non-voting
Allison McEwen (Prince Edward Island)
Barry Cotnam (Nova Scotia)
Alison Renny (Saskatchewan)

Governance Committee

The role of the Governance Committee is four-fold:

- Nominations
- Keeping bylaws and constitution current
- Updating the business plan and making sure it is consistent with the constitution and bylaws
- Membership- follow-up and recruitment

Members- G. Gaudreau (Manitoba) Chair
R. Byrne (Newfoundland and Labrador)
D. Hall (Ontario)

Finance Committee

The purpose of the Finance Committee is to provide oversight to the Association's:

- banking functions,
- financial records,
- budget development,
- financial policy development and
- financial controls.

Members- D. Dyck (Alberta) Chair
K. Duff (New Brunswick)
A. MacEwen (Prince Edward Island)
T. Jacob Hansen (New Brunswick)
S. Steeves (Alberta)

Information, Training and Communications Committee

The purpose of the Committee is to:

- Information: Provide timely and relevant information to CARR members and Staff via CARR'S website.
- Training: Provide internal and external training experience to CARR members and staff helping them to achieve their professional potential.
- Communication: To ensure that internal communication are distributed in a timely manner using our website.

Members- P. D'Astous (New Brunswick) Chair
D. Chong (British Columbia)
K. Kern (Alberta)
K. Ferris (New Brunswick)

Strategic Priorities for 2010 and 2011:

Many of the following strategic priorities will be familiar. They are carried from the previous BP as they are deemed to still be relevant. What will have changed is the focus for the planning period.

1. **Governance** and Association Operations – To provide leadership, structure, policies and processes for the newly formed CARR association.
2. **Communications** – To develop and implement communication processes to ensure members are aware of organization and jurisdictional 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. **Regulatory Processes** – To understand and identify opportunities for enhancement of regulatory processes.

Strategic Initiatives for 2010 and 2011:

In pursuit of our strategic priorities, the following initiatives will be the focus for 2010 and 2011:

1. Governance

- a. Continue to review constitution and by-laws to ensure consistency with Vision, Mission and Values
- b. Monitor Committee structures and effectiveness and amend as necessary
- c. Identify resources, budget requirements and changes to membership fees

2. Communications

- a. Refine jurisdictional reporting methods and content
- b. Update communication policies as appropriate
- c. Update and improve website
- d. Finalize a reporting protocol for the bi-monthly newsletter

3. CARR Conference Oversight

- a. Solicit and establish conference host for 2011
- b. Assist conference host

4. Business Planning

- a. Report on the 2010 results
- b. Update the BP to include 2012

5. Regulatory Processes

- a. Identify and act on research needs which will contribute to the association's object
- b. Finalize work on common rate profiles
- c. Identify other regulatory processes in order to promote best practices

Member Jurisdictions

British Columbia Utilities Commission



Saskatchewan Rate Review Panel

Manitoba



Financial Services Commission of Ontario

Autorité des marchés financiers du Québec



Prince Edward Island Regulatory & Appeals Commission

Nova Scotia Utility and Review Board

Newfoundland and Labrador Board of Commissioners of Public Utilities