From: Antoine Hacault

Sent: Wednesday, December 2, 2020 3:49 PM

Subject: RE: Attachment related to the 11 am phone call

Further to our conference call this Monday, on behalf of the Taxi Coalition we advise as follows:

- 1. Taxi Coalition wishes to participate in the expedited process;
- 2. We submit it would be appropriate to have one round of IRs because some of the information provided is very general in nature;
- 3. At the PUB's discretion, Interveners be allowed to file evidence;
- 4. We believe, that in these special circumstances, the application can be dealt with by way of written submissions.
- 5. It may be appropriate that this order not be final as to certain issues and that those issues be subject to a full and proper review at the next GRA. This will depend, inter alia, on the limitations on IRS, the responses which can or cannot be provided in the expedited time frame and on whether Interveners are allowed to file evidence and have sufficient time to do so.

With respect to issues and facts to be clarified and canvassed, we offer the following preliminary views:

- 1. The current application vs. the overall improvement in the forecast from the Baseline rate update scenario (filed on Oct 9th) in particular the outlook for capital adequacy (measured by MCT ratio), changes in net income forecast for 2020/21.
- 2. The evolving claims incurred forecast, in particular the forecast related to PIPP savings and assumptions around the one-to-one correlation between collision, PD, and PIPP.
- 3. The calculation of average dollar rebate by major class (Figure 15) and the percentage average rebate.
- 4. The calculation of the rebate for sub-groups of VFH, and in particular taxi and accessible and the fairness thereof.
- 5. Efforts to minimize the cost of the rebate process.
- 6. Continuity with the monthly update provided through the course of the GRA.

Yours truly,

Antoine F. Hacault Partner



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