2017 Automobile Insurance Review

Exhibit - #9 Filed: 2018-06-11

Wesley Hawe

From:

James Cameron <james@cameronassociates.com>

Sent:

Thursday, March 22, 2018 12:14 PM

To:

Ryan Oake

Subject:

RE: Media have picked up your report

Thanks Ryan and Jacqui.

I laughed when the lawyer talked about the error in my report that the losses had not increased when the numbers show a reduction from 400% to 195% (or so). I guess he missed math lessons that if premiums go up and losses stay about the same, the loss ratio will go down.

From: Ryan Oake [mailto:roake@pub.nl.ca]

Sent: March 22, 2018 10:17 AM

To: James Cameron < james@cameronassociates.com>; Sharon Cameron < sharon@cameronassociates.com>

Cc: Jacqui Glynn <jglynn@pub.nl.ca>

Subject: RE: Media have picked up your report

Another couple stories about your report. It's been a hot topic here since its release. The VOCM article includes an audio clip from one of the lawyers involved in the Insult to Injury group against a cap. Some of the statements he makes are concerning as they do not appear to be based in fact. Anyways, it's worth a listen...

http://vocm.com/news/soft-tissue-cap-plays-to-insurance-industry-profits-says-lawyer/ http://www.cbc.ca/news/canada/newfoundland-labrador/pub-report-says-major-changes-needed-to-auto-insurance-industry-1.4586639

The head of the NL Taxi Alliance was also interviewed on local radio this morning and noted that he was pleased with the findings in the report. He found the analysis very thorough and noted that many of the conclusions reached by Cameron are similar to the ones the Taxi Alliance have noted. Unfortunately I don't have an audio clip of that exchange.

Ryan

From: Jacqui Glynn

Sent: Wednesday, March 21, 2018 2:18 PM

To: James Cameron < james@cameronassociates.com james@cameronassociates.com james@cameronassociates.com james.com james.com james.com james.com <a href="mailto:sharonassoc

Cc: Ryan Oake < roake@pub.nl.ca >

Subject: Media have picked up your report

VOCM, a local media outlet, have picked up the release of your report. Please see the link:

http://vocm.com/news/soft-tissue-injury-cap-should-have-impact-on-taxi-insurance-costs-report

Jacqui