

NEWFOUNDLAND AND LABRADOR  
**BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**  
120 Torbay Road, P.O. Box 21040, St. John's, Newfoundland and Labrador,  
Canada, A1A 5B2

*2017 Automobile Insurance Review*

*Taxi Operator Meetings Transcript*

*Tuesday, April 10, 2018*  
*Session One*

*Present:*

**The Board:**

Darlene Whalen, Chair and CEO  
Dwanda Newman, Vice-Chair  
James Oxford, Commissioner

**Board Counsel/ Staff:**

Jacqueline Glynn, Board Counsel  
Ryan Oake

**Participants:**

**Tuesday, April 10, 2018**

Donnie Earle, Goulds Taxi

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 2 FROM AUDIO THAT WAS NOT RECORDED BY DISCOVERIES  
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 4 UNLIMITED'S COURT REPORTER.  
 5 MS. GLYNN:  
 6 Q. Again, just to start with a big thank you  
 7 for you coming in to speak with us today, we  
 8 really appreciate you taking the time.  
 9 We've already introduced everybody, but for  
 10 the record, Travis Fisher, regulatory  
 11 analyst; Jackie Glynn, legal counsel; and we  
 12 have the three commissioners, Mr. James  
 13 Oxford, Ms. Darlene Whelan and Ms. Dwanda  
 14 Newman. So, the purpose of our meeting is  
 15 to provide an opportunity for the taxi  
 16 operators to talk with the commissioners  
 17 about the issues they are facing in relation  
 18 to their insurance costs and just what you  
 19 see is important to your industry. So,  
 20 specific to the taxi industry, the Board has  
 21 been asked to audit claims to determine the  
 22 cause of the four claims experience,  
 23 including the details regarding the  
 24 underlying causes of loss and the high  
 25 claims costs incurred. And we've been asked

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1 to provide recommendations to reduce those  
 2 claims lost and to reduce the rates for the  
 3 taxi industry. So, Cameron and Associates  
 4 has prepared a report. They've identified  
 5 some possible areas that could be  
 6 contributing to the claims experience, but  
 7 we wanted to hear it directly from the taxi  
 8 operators. So, the purpose of today's  
 9 meeting is just to discuss the taxi issues  
 10 and the Cameron report, but also, please  
 11 feel free if there's any other issues that  
 12 we are looking at that you can comment on  
 13 that as well. So, the cap, the deductible,  
 14 anything else that we're looking at, highway  
 15 safety, any of those things. There was  
 16 supposed to be copies of the report and the  
 17 Terms of Reference.  
 18 CHAIR:  
 19 Q. Well, I have the Terms of Reference, and I  
 20 have the reports.  
 21 MS. GLYNN:  
 22 Q. I can skip out when we're getting ready.  
 23 CHAIR:  
 24 Q. Yeah, sure. Okay.  
 25 MS. GLYNN:

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1 Q. And the Terms of Reference are there so that  
 2 if there's anything else basically, you want  
 3 to comment, but just note that we are going  
 4 to have another opportunity for the other  
 5 issues outside of the taxi, if you wanted to  
 6 come back and comment on those as well.  
 7 We're still waiting on some reports for  
 8 those.  
 9 So, this is supposed to be an informal  
 10 discussion. Talk away, but we are  
 11 transcribing to ensure that we have an  
 12 accurate and verified record of what is  
 13 said. That transcript will become part of  
 14 the public record, which means it will be  
 15 available on our website and it may be  
 16 referred to by the Commissioners when  
 17 they're writing their report to Government.  
 18 The report is supposed to be filed with  
 19 Government on June 30th. We won't be making  
 20 any determinations or decisions, that's the  
 21 Government's role. We provide the  
 22 information, but that provides us with the  
 23 unique opportunity that we can pass on  
 24 comments on a vast array of issues. So,  
 25 please feel free to discuss any issues that

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1 you have and the Commissioners or I will  
 2 certainly let you know if we've gone too far  
 3 outside of the parameters of our review.  
 4 So, with all that being said, I will turn it  
 5 over to you to introduce yourself and who  
 6 you represent, and you can start your  
 7 discussion.  
 8 MR. EARLE:  
 9 A. My name is Don Earle, and I'm here to  
 10 represent the Goulds Taxi. I'd like to  
 11 thank you for giving me the opportunity to  
 12 say my piece. You know, we've been doing a  
 13 lot of talking over the last 12 months and  
 14 it just seems to be to me that we can't get  
 15 to the root of what my issues are. It just  
 16 seems to be, okay, the taxi industry is  
 17 taking in a lot of money, but they're paying  
 18 out a lot of money, and in business sense,  
 19 at the end of the day, you need to make  
 20 money. Nobody argues that--nobody is going  
 21 to argue that fact and certainly not me. The  
 22 problem that I have with it and my issues  
 23 with it are I've been in business for 23  
 24 years, I got no scrapes or bumps. What I'd  
 25 like to see, charge me for what I've done

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1 and not for what I haven't done. Over the  
 2 last five years, all of a sudden, I'm  
 3 grouped in a class where all of a sudden,  
 4 I'm considered high risk and I'd like  
 5 someone to--I feel like I'm being  
 6 discriminated against by being grouped in  
 7 that category. Where I go to my insurance  
 8 company and I insure my vehicle, the first  
 9 thing my insurance company asks me for is a  
 10 copy of my abstract. They want to know what  
 11 my abstract is. They determine then what  
 12 I'll be charged--what the cost to me will  
 13 be. These other bigger companies is where,  
 14 and I'm not picking on them, but to me, the  
 15 problem lies in, they're left to police  
 16 their selves they get, a what do you call  
 17 it?  
 18 MS. GLYNN:  
 19 Q. A fleet rate?  
 20 MR. EARLE:  
 21 A. Fleet insurance, and then they get a general  
 22 gentleman or a lady come in and they look at  
 23 their abstract and they determine whether or  
 24 not they're going to hire them and, you  
 25 know, they're left to police their selves

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1 and they're the ones, how do I put it? If I  
 2 had a brother or you had a sister or an aunt  
 3 or an uncle who needed to borrow your  
 4 vehicle to go to the supermarket, if you  
 5 knew they just weren't fit to be on the  
 6 road, you certainly wouldn't give them your  
 7 vehicle, right? You know, we're responsible  
 8 for our own insurance. I'm liable for who I  
 9 give my vehicle to; therefore, I make sure  
 10 the people that I'm turning my vehicle over  
 11 to and my insurance, I'm making sure that  
 12 they are fit to be on the road. I'm not  
 13 here to say the insurance is taking in too  
 14 much or paying out too much. All I want to  
 15 do is to be able to go in and to be able to  
 16 shop around and say, "hey, here's my  
 17 abstract for the last 23 years, I got three  
 18 vehicles, you have my three drivers'  
 19 abstracts". I'm in the unique situation  
 20 where my--I'm grouped in a category as high  
 21 risk, when you consider the other cab  
 22 companies, and there's no need to name them,  
 23 because then it'll seem like I'm picking on  
 24 one over the other, but when the driver gets  
 25 out of that vehicle, what's supposed to be a

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1 12 hour shift, there's someone else getting  
 2 in it. Those vehicles are constantly  
 3 moving, 24/7. I'm grouped as high risk the  
 4 same as those guys, but when I'm off, my car  
 5 is off. My car don't move 24/7. I'm in a  
 6 small community outside the Goulds, and what  
 7 I see happening, what I see happening is the  
 8 bigger companies are the ones that caused  
 9 this problem, because a few years back, four  
 10 or five years ago, they didn't have drivers  
 11 for these vehicles. Now all of a sudden,  
 12 there's an abundance of drivers, the cars  
 13 are moving constantly, and it doesn't matter  
 14 to them what their abstracts are, as long as  
 15 their cars are being moved, because nobody  
 16 is policing them. They don't need to go  
 17 into Co-operators or one of these other  
 18 companies and say, "hey, this is the guy I  
 19 got now driving for me. Is it okay to give  
 20 him the vehicle"? It doesn't matter, as  
 21 long as the vehicle is being moved. Right  
 22 now, they're charging \$15.00 a shift for the  
 23 vehicles to be on the road. They're  
 24 actually profiting now, if you do the math,  
 25 they're profiting money from having their

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1 vehicle on the road, because every driver  
 2 that gets in that car, they're charging  
 3 \$15.00 a shift. In some cases, depending on  
 4 your abstract, they're charging them \$30.00.  
 5 You got a bad abstract and you want to come  
 6 to work with us, well, you know what, you  
 7 know--and it's happening. Like you do the  
 8 math on a 15-hour shift, 365 days of the  
 9 year, that vehicle has the potential to take  
 10 in \$10,000 and they're grouping me with them  
 11 and there's no comparison.  
 12 CHAIR:  
 13 Q. Mr. Earle, can you tell me about the scope  
 14 of your three drivers?  
 15 MR. EARLE:  
 16 A. The three drivers? Yeah.  
 17 CHAIR:  
 18 Q. Three cars?  
 19 MR. EARLE:  
 20 A. Yeah.  
 21 CHAIR:  
 22 Q. And so, you're not a full time, like you're  
 23 not 24/7?  
 24 MR. EARLE:  
 25 A. No.

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1 CHAIR:  
 2 Q. So, what would be your normal, sort of,  
 3 operation?  
 4 MR. EARLE:  
 5 A. I close when the clubs close.  
 6 CHAIR:  
 7 Q. Oh, okay.  
 8 MR. EARLE:  
 9 A. When the clubs in the Goulds shut down.  
 10 CHAIR:  
 11 Q. You open when the clubs open? Like are you  
 12 sort of -  
 13 MR. EARLE:  
 14 A. Well, I open at seven in the morning.  
 15 CHAIR:  
 16 Q. Okay.  
 17 MR. EARLE:  
 18 A. You know, unless I have a booking. When the  
 19 clubs in the Goulds shut down, we shut down.  
 20 CHAIR:  
 21 Q. Yeah.  
 22 MR. EARLE:  
 23 A. You know -  
 24 CHAIR:  
 25 Q. What time do the clubs in the Goulds shut

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1 down?  
 2 MR. EARLE:  
 3 A. Twelve on the week nights.  
 4 CHAIR:  
 5 Q. Okay.  
 6 MR. EARLE:  
 7 A. I have one vehicle that I have insured that  
 8 only operates 18 hours a week. I have it on  
 9 Friday night, it comes on at six and it's  
 10 gone home at four; and Saturday night it  
 11 comes on at six and it's gone home at four.  
 12 That vehicle doesn't move for the rest of  
 13 the week.  
 14 CHAIR:  
 15 Q. And they're your vehicles?  
 16 MR. EARLE:  
 17 A. They're my vehicles.  
 18 CHAIR:  
 19 Q. Registered in your -  
 20 MR. EARLE:  
 21 A. I go into my insurance company and there  
 22 about a month ago, and my insurance agent  
 23 meets me at the door and he laughs as soon  
 24 as he sees me coming. He knows why I'm  
 25 there. He laughs, "don't blame me, blame

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1 Facility". That's what he says to me. I  
 2 didn't open my mouth, I just walked in the  
 3 door and I said, "yeah, fair enough", I  
 4 said, "but let me ask you this", I said,  
 5 "you're telling me to blame Facility?"  
 6 "Yes", he said. I said, "okay, well you're  
 7 hiding behind Facility", I said, "because  
 8 when Facility gets an increase", I said, "do  
 9 you get an increase?" "Oh, yes", he said.  
 10 I said, "well, you know, and I know that I'm  
 11 not costing you any money, so why don't you  
 12 take me out for lunch? Why don't you give  
 13 me back a few dollars, why don't you buy me  
 14 a nice Christmas gift?" What I sees  
 15 happening that these big companies are going  
 16 to have a monopoly on it and I'm not going  
 17 to say, I'm not going to say, because I  
 18 can't prove it, but I'm going to say my  
 19 opinion. These big companies now want a  
 20 monopoly on the taxi industry. Four or five  
 21 year ago, you couldn't buy a taxi licence.  
 22 There was none to be bought, the City is not  
 23 issuing any more. Now these big companies  
 24 have opened up the flood gates and this is  
 25 where the majority of the accidents are

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1 happening. I'm pulled into their circle and  
 2 now all these little independent drivers are  
 3 dropping off like flies, because a) they  
 4 either can't afford to pay the insurance; or  
 5 like me, just can't justify it. I just can  
 6 not justify paying the amount of insurance  
 7 that I'm paying.  
 8 CHAIR:  
 9 Q. So -  
 10 MR. EARLE:  
 11 A. Go ahead.  
 12 CHAIR:  
 13 Q. No, I was going to say, so, over the last--  
 14 so your three vehicles, how have your  
 15 insurance costs changed in the last five  
 16 years, say? I'm just trying to think if  
 17 that's above our window then we've seen this  
 18 -  
 19 MR. EARLE:  
 20 A. My vehicles, five years ago?  
 21 CHAIR:  
 22 Q. Yeah.  
 23 MR. EARLE:  
 24 A. Five years ago, my insurance for two  
 25 vehicles was \$3,850.

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1 CHAIR:  
 2 Q. Total?  
 3 MR. EARLE:  
 4 A. For two cars.  
 5 CHAIR:  
 6 Q. For two, yeah.  
 7 MR. EARLE:  
 8 A. That's what I was paying, \$3,850.  
 9 CHAIR:  
 10 Q. Uh-hm.  
 11 MR. EARLE:  
 12 A. Now, for three cars, I'm paying \$17,000 plus  
 13 tax. So, I decided I was going to take a  
 14 vehicle off, which a) hurts my business and  
 15 b)--or I take that back, because the  
 16 business is nothing without my customers.  
 17 First and foremost is it hurts my customers.  
 18 I decided I was going to take a vehicle off  
 19 the road. My insurance company says, "oh,  
 20 hang on a minute", because that's the only  
 21 way I can see to cut back on costs, because  
 22 I'm just about out of business and my  
 23 insurance company says to me, "if you take a  
 24 car off the road now, if and when you ever  
 25 decide to put it back on, you start as brand

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1 new again". Start as brand new? I've been  
 2 driving for 11 since I'm 17, I started with  
 3 Purolator Courier. How do I start as brand  
 4 new?  
 5 CHAIR:  
 6 Q. So, they would rate you as a new -  
 7 MR. EARLE:  
 8 A. Brand new, brand new. Hang on now, that  
 9 don't make a whole lot of sense to me, but  
 10 here's what you can do, Mr. Earle, you park  
 11 your car and you give us seven or eight  
 12 hundred dollars a year for nothing, just to  
 13 leave that policy active. You can't move  
 14 it, you can't take that car and go down to  
 15 the store, but we're going to charge you  
 16 money just to keep that policy alive. And  
 17 I'm thinking, you're robbing me, you're  
 18 robbing me. There is no--right now, there's  
 19 no advantage to me to be a good driver.  
 20 Where are the rewards for being a good  
 21 driver? If I go out on the parking lot here  
 22 today, God forbid, and I open my door and  
 23 the wind take my door, I don't need to be  
 24 moving, the wind takes my door and I ding  
 25 somebody's new vehicle. Geez, you know

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1 what, let's--you take your vehicle to  
 2 wherever you want to take it and get it  
 3 fixed and I'll pay for it, because I don't  
 4 want to claim against my insurance, but the  
 5 situation that I'm in now, if I ding your  
 6 door and I ding yours and I hope I ding  
 7 yours, then you can all go to the insurance.  
 8 There's no advantage to me being a good  
 9 cautious driver. None. And what I see  
 10 happening and people are losing site of  
 11 this, what I see happening, because I'm  
 12 grouped here on the Avalon as a City of St.  
 13 John's taxi driver, you take the communities  
 14 in Bay Bulls and Witless Bay and Torbay and  
 15 all these little communities outside of St.  
 16 John's, who are nickel and diming, but  
 17 they're doing our Province a great justice.  
 18 They're bringing seniors to the supermarkets  
 19 and their doctor appointments, they're  
 20 keeping impaired drivers off our roads.  
 21 What happens to them? What happens when the  
 22 people in Bay Bulls or the Goulds or Torbay  
 23 or Pouch Cove, when those little mom-and-pop  
 24 businesses can't stay in business because of  
 25 these big companies, because this is where

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1 the problem lies, this is where it is and,  
 2 you know, we were all united as a one and  
 3 then it just fell apart. I'm here to speak  
 4 for me and the little people. I'm grouped  
 5 in a category that I don't belong in. I  
 6 just don't belong in it. So, what do we do?  
 7 Do we shut down and then do the people of  
 8 the Goulds--you pick up the phone, you pick  
 9 up the phone on a Friday night and you ask  
 10 City Wide or Newfound or Gullivers or Jiffy  
 11 or Bugdens, "can you come pick me up at the  
 12 Hayloft Lounge and bring me to Keith Drive?"  
 13 "No, sir, we will not".  
 14 CHAIR:  
 15 Q. So, do you mostly--is your business mostly  
 16 confined to the Goulds area?  
 17 MR. EARLE:  
 18 A. Ninety percent of my business is in the  
 19 Goulds, Mount Pearl and surrounding areas.  
 20 CHAIR:  
 21 Q. So, you wouldn't be doing much past into the  
 22 St. John's -  
 23 MR. EARLE:  
 24 A. If I hit St. John's--if I hit George Street,  
 25 we'll say, that's--if I hit George Street 20

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1 times a month, that's being generous.  
 2 CHAIR:  
 3 Q. Okay.  
 4 MR. EARLE:  
 5 A. That's being very generous on my behalf.  
 6 COMMISSIONER OXFORD:  
 7 Q. Your taxi licence is issued by the City of  
 8 St. John's, is that correct?  
 9 MR. EARLE:  
 10 A. Yes.  
 11 CHAIR:  
 12 Q. You can go -  
 13 MR. EARLE:  
 14 A. I can -  
 15 COMMISSIONER OXFORD:  
 16 Q. You can, you have the right -  
 17 MR. EARLE:  
 18 A. Yeah, no, I can go wherever I want to go,  
 19 which brings me to, which brings me to--when  
 20 I got my taxi--when I just renewed my taxi  
 21 licence, and again, your mind is just all  
 22 over the place, and I'm not here to say, you  
 23 know, like to hear the taxi drivers say, or  
 24 the commission, or the association saying,  
 25 "oh, there needs to be a cap on this and

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1 there needs to be a cap"--well, I don't know  
 2 what to tell you. All I'm worried about is  
 3 what the good drivers are being charged as  
 4 to oppose the bad drivers. That's--whatever  
 5 they--I'm not educated enough to say there  
 6 needs to be a cap on this or there needs to  
 7 be a cap on--what I am educated enough as to  
 8 say, here's my abstract, if I leave here  
 9 today and I want personal insurance, the  
 10 first thing they'd want to see is my  
 11 driver's licence.  
 12 CHAIR:  
 13 Q. And your other drivers, your other two  
 14 drivers?  
 15 MR. EARLE:  
 16 A. Clean slate, clean slate.  
 17 CHAIR:  
 18 Q. And would you require that on a -  
 19 M. EARLE:  
 20 A. Not a ticket.  
 21 CHAIR:  
 22 Q. You require that of your drivers?  
 23 MR. EARLE:  
 24 A. My insurance does.  
 25 CHAIR:

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1 Q. Okay.  
 2 MR. EARLE:  
 3 A. My insurance says to me, "who's driving the  
 4 second car"? "Harvard Gilland (phonetic)  
 5 is". "Okay, well, we need an abstract from  
 6 him". "Okay, here you go".  
 7 CHAIR:  
 8 Q. And you deal with the broker, do you?  
 9 MR. EARLE:  
 10 A. Yeah, and as soon as I try to talk to them,  
 11 they laugh at me.  
 12 CHAIR:  
 13 Q. Yeah.  
 14 MR. EARLE:  
 15 A. They say, "well, don't blame us, blame  
 16 Facility". I went down to City Hall, I want  
 17 to say the second last business day of  
 18 March, because I left it until the last  
 19 minute to get my taxi licences renewed,  
 20 because I didn't know. I just didn't know.  
 21 CHAIR:  
 22 Q. You didn't know if you were going to renew  
 23 them?  
 24 MR. EARLE:  
 25 A. No. I'm walking down the ramp, the only

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1 reason I did renew them, because at 47 years  
 2 old, I don't know what I'd do, I don't know  
 3 where I'd go to work to. I don't know. I'm  
 4 walking down the ramp from the Annex  
 5 building into City Hall, like down to the  
 6 parking garage and the next two comments  
 7 blew my mind. The taxi inspector says to  
 8 me, "fellows, you must be finding it some  
 9 hard now with the insurance rates". I said,  
 10 "It just about got me crippled, it just  
 11 about got me out of business", and he turns  
 12 to me and he says to me, "would you be  
 13 interested in selling your taxi licence"?  
 14 "No, I'm not, no".  
 15 CHAIR:  
 16 Q. Who would you see it--like how does that  
 17 happen?  
 18 MR. EARLE:  
 19 A. It was a very, it was a very odd question.  
 20 You'd sell them to the bigger companies.  
 21 CHAIR:  
 22 Q. Oh, like they don't buy them back from--the  
 23 commission don't buy them back?  
 24 MR. EARLE:  
 25 A. No, no, and I said to myself, like, what a

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1 question for a City taxi inspector to ask  
 2 you. I'm thinking to myself, like, that  
 3 just seemed out of place and wrong place,  
 4 wrong timing for me, because I'm already,  
 5 you know, not feeling good about my  
 6 industry, right.  
 7 COMMISSIONER OXFORD:  
 8 Q. Right.  
 9 MR. EARLE:  
 10 A. But what's going to happen--see, we all sat  
 11 down as a group. We all sat down as a group  
 12 with the major stakeholders and we all sat  
 13 down and says, do we put the City of St.  
 14 John's--do we want to--a fare increase on  
 15 the small brokers there, the level-headed  
 16 people? I said, you know what, our industry  
 17 can't afford another increase, because the  
 18 poor person already is finding it hard to  
 19 use us, so we turned it down and the bigger  
 20 companies are there saying, "sure there's  
 21 your opportunity to get money back", and all  
 22 I'm saying to them is like, okay, if we need  
 23 an increase and we get--what about the  
 24 decrease we're going to get when we turn  
 25 away ten more customers?

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1 CHAIR:  
 2 Q. So, there's a price point where people won't  
 3 -  
 4 MR. EARLE:  
 5 A. They can't afford to use you. I'm already  
 6 hearing it now. To leave the Goulds and  
 7 head to George Street for a night out with  
 8 your buddies, it's \$35.00.  
 9 CHAIR:  
 10 Q. I live in CBS, it's 60 bucks for me.  
 11 MR. EARLE:  
 12 A. There you go. You know, and like I said, at  
 13 the end of the day, you know, we want to do  
 14 as much as we can to keep impaired drivers  
 15 and people who shouldn't be on the road, and  
 16 we're going the wrong way, we're going the  
 17 wrong way, because, you know, we're  
 18 forgetting about all these little  
 19 communities that are out there long. I'm  
 20 telling you, I'm telling you, it's going to  
 21 happen. And my problem with it is, and  
 22 here's where I can't figure out how the  
 23 insurance don't figure it out. You want to  
 24 know how to fix the problem. Okay, well, I  
 25 don't have all the answers, but I got a

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1 couple of ideas. We're both right here, I'm  
 2 being charged, say five grand and you're  
 3 being charged five grand. Now, you're  
 4 having three accidents this year. So, the  
 5 Facility decides they're going to bring us  
 6 both up. Okay, now I'm helping to offset  
 7 what you've just done. If we go back to  
 8 here, where I'm at five and you're at five,  
 9 and you had three accident and they leave me  
 10 down here, and instead of giving us both a  
 11 \$1,000 increase, they leave me alone and  
 12 give you \$2,000, well, eventually, they're  
 13 going to put you to where you need to get  
 14 out of the industry, because you can't  
 15 afford it because of what you've done, now  
 16 all of a sudden, the accidents aren't  
 17 happening. So, like this is going to happen  
 18 again in 2018, it's going to happen again in  
 19 2019. They're not doing anything to take  
 20 the accidents. You need to take the people  
 21 that are responsible for the accidents, you  
 22 need to say, "hey, you're bad, this is what  
 23 we're going to charge you. Now either you  
 24 pipe up or get out of the industry."  
 25 COMMISSIONER OXFORD:

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1 Q. So, you're suggesting that Facility  
 2 themselves should have different rates  
 3 containing what -  
 4 MR. EARLE:  
 5 A. One hundred percent.  
 6 COMMISSIONER OXFORD:  
 7 Q. If you--just taking you back to three cars.  
 8 MR. EARLE:  
 9 A. Yeah.  
 10 COMMISSIONER OXFORD:  
 11 Q. It's \$17,000. Would that be exactly the  
 12 same for everybody in the industry with  
 13 three cars or are you getting a different  
 14 rate with them or have you had an  
 15 opportunity to have a look at that?  
 16 MR. EARLE:  
 17 A. Two of my vehicles are the same price,  
 18 because they started way back when, but  
 19 about four years ago I put on--no, probably  
 20 not four years ago, probably two or three  
 21 years ago, I guess, I put on another car and  
 22 that car is a different price than the other  
 23 two, simply because of when it was put on.  
 24 Nothing to do with the driver. It doesn't  
 25 have anything to do with the driver, which

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1 cracks me up. My price is based on when it  
 2 was put on. If I cancel all three of my  
 3 policies right now, if I phone Co-operators  
 4 Insurance right now, after being with them  
 5 for 23 years and I cancel all three of my  
 6 policies, and I phone in tomorrow morning  
 7 and say, "you know what, I was hot headed  
 8 yesterday, I wasn't having a good day, I  
 9 shouldn't have cancelled my policies, I want  
 10 to re-instate them". "Oh, yeah, you can re-  
 11 instate them no sweat, you all start brand  
 12 new from tomorrow". It's wrong, I don't  
 13 care what way you looks at it, or how you  
 14 cuts it up, you know as well as I do that if  
 15 you decide today to go buy a brand new  
 16 vehicle, the first thing you want to do is  
 17 shop around for insurance and if you got a  
 18 bunch of tickets and a bunch of accidents,  
 19 well, that's on you. But if an insurance  
 20 company tells you all of a sudden today,  
 21 well, sir, instead of us charging--I can get  
 22 insurance, full coverage, full coverage on  
 23 my private vehicle, private vehicle, for  
 24 \$1,400 a year. So, Donny Earle is not the  
 25 problem. And let me tell you, I do, and

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1 they say, "yeah, but you're high risk,  
 2 because you're a taxi driver". Well, let me  
 3 tell you, I got five children, I do more  
 4 driving in my private vehicle than I ever do  
 5 in my taxi. I just came back from Triton,  
 6 to a hockey -  
 7 CHAIR:  
 8 Q. Hockey -  
 9 MR. EARLE:  
 10 A. Let me tell you, you know, and like I said,  
 11 right now, you know, they don't care. They  
 12 don't care who's driving their vehicles as  
 13 long as they're moving. The City says,  
 14 "what can we do"? Hospital (phonetic)--  
 15 that's not going to work. We give them a  
 16 drive, listen, way back in the day when I  
 17 started, you had to go down to City Hall and  
 18 do a little test. Here's a bunch of  
 19 streets, you need to jumble them all  
 20 together and tell us the quickest route to  
 21 get there, because the quickest route is the  
 22 cheapest route, right. And you needed to  
 23 pass a little test with the City. A test  
 24 that nobody ever failed, you know what I  
 25 mean? But you still had to do it. We got

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1 taxi drivers in our industry that don't know  
 2 where the Goulds is to. They don't know.  
 3 If you go out to the St. John's Airport and  
 4 jump in a cab and you should--and, I mean,  
 5 don't get me wrong, there's streets in this  
 6 City, I worked with Purolator Courier when I  
 7 was 17. There's still streets in the City  
 8 that stumps me, but when you're a City of  
 9 St. John's taxi cab and you don't know where  
 10 Kilbride is to or you don't know where the  
 11 Goulds is to or you have no idea where Bay  
 12 Bulls is to, and the cab driver pulls up  
 13 along side of another cab driver and you  
 14 tells him, "can you tell me where Bulls Bay  
 15 is to"? I said, "no my buddy, I can't tell  
 16 you where Bulls Bay is to, but I can tell  
 17 you where Bay Bulls is to, right"? Come on.  
 18 VICE-CHAIR:  
 19 Q. So, do you think the City of St. John's has  
 20 a role then to start policing the drivers or  
 21 go back to policing the drivers?  
 22 MR. EARLE:  
 23 A. Absolutely. They need to ensure that--but  
 24 then it doesn't only fall on the City of St.  
 25 John's, because then you've got cab

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1 companies, say Torbay Taxi or CBS Taxi, like  
 2 the City can play a little role in it, and  
 3 I'm sure -  
 4 CHAIR:  
 5 Q. For those within the City, I guess?  
 6 MR. EARLE:  
 7 Q. If it started in the City, because I think  
 8 if you looked at it, if you looked at the  
 9 accidents and looked at the numbers, I'm  
 10 willing to bet you that the majority of the  
 11 accidents fall into the City of St. John's  
 12 taxi cabs, right. You've got people out in  
 13 Manuels, CBS Taxi, Cy's Taxi, Pirate's Taxi,  
 14 how many accidents have they had out their  
 15 way? Probably not a lot, because if they  
 16 had, if they did, they'd be gone, they'd be  
 17 fired. It's not happening our way, it's  
 18 not. They don't care as long as the cab is  
 19 moving, and now I'm dragged into their  
 20 circle and it's guilt by association. I'm  
 21 being discriminated against, because I'm not  
 22 given the opportunity now to provide for my  
 23 family because of the actions of others.  
 24 It's wrong.  
 25 COMMISSIONER OXFORD:



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1 Q. You mentioned you had some contact with the  
 2 inspectors of the City of St. John's some  
 3 time ago?  
 4 MR. EARLE:  
 5 A. Yeah.  
 6 COMMISSIONER OXFORD:  
 7 Q. Some comments that came out of that, what  
 8 role does the inspection aspect in St.  
 9 John's play in your life, with regards to  
 10 running your taxi business? I mean, do you  
 11 have to go there certain times? Once a  
 12 year?  
 13 MR. EARLE:  
 14 A. Once a year, once a year, that's it.  
 15 COMMISSIONER OXFORD:  
 16 Q. What do you have to produce when you go to  
 17 the City of St. John's?  
 18 MR. EARLE:  
 19 A. I have to provide them proper proof of  
 20 insurance, and that's it.  
 21 COMMISSIONER OXFORD:  
 22 Q. That's it?  
 23 MR. EARLE:  
 24 A. And an inspection slip. I don't even have  
 25 to show, I didn't even have to show them

Page 30

1 that I still have a valid driver's licence.  
 2 CHAIR:  
 3 Q. So that's when you do your renewal each  
 4 year? That's what you have--that's a  
 5 condition of renewal. You have to show them  
 6 insurance and -  
 7 MR. EARLE:  
 8 A. Yeah, they come down in the parking garage.  
 9 Once upon a time they'd ask you to blow your  
 10 horn and turn on your wipers. This is  
 11 protocol. They'd ask for your headlights,  
 12 your signal lights. That's it. Twenty-  
 13 three years. You see these taxi cabs now  
 14 being hauled off the road there last week.  
 15 I'm 23 years in the industry. I've made 23  
 16 trips, more than 23 trips, because there's  
 17 time I replaced the car and you had to go  
 18 down halfway through the season. I've never  
 19 once, never once been asked to put on my  
 20 emergency brake. And to be perfectly honest  
 21 with you, I got a problem with, what is your  
 22 job qualification to ensure that my vehicle  
 23 passes. Like I come with an inspection  
 24 slip. Like they're there just to make sure  
 25 your lights are working, to make sure your

Page 31

1 horn is working and that's it, you're on out  
 2 the door. What they're mostly concerned  
 3 with is the meter. They take you on a  
 4 little run, make sure that your meter is  
 5 where it should be.  
 6 CHAIR:  
 7 Q. Do they have any question or requirement at  
 8 all for you to document the drivers of your  
 9 cars, in terms of if they have their  
 10 licences?  
 11 MR. EARLE:  
 12 A. Not a thing.  
 13 CHAIR:  
 14 Q. So, you have a licence, you have a driver's  
 15 licence?  
 16 MR. EARLE:  
 17 A. Yeah.  
 18 CHAIR:  
 19 Q. And so, you have three cars?  
 20 MR. EARLE:  
 21 A. To the best of the City--right now, I could  
 22 take anyone of these people sitting at this  
 23 round table or oval table and I could give  
 24 you my vehicle and put you to work, there's  
 25 no one -

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1 CHAIR:  
 2 Q. And the City wouldn't know?  
 3 MR. EARLE:  
 4 A. They had no idea.  
 5 CHAIR:  
 6 Q. So, they have no role or involvement with  
 7 the drivers?  
 8 MR. EARLE:  
 9 A. And my insurance company would have no idea  
 10 until something happened. "Who's Jackie  
 11 Glynn"? "Well, she's 25 years of age, she  
 12 can drive my vehicle". "Oh, all right, best  
 13 kind, go on". They got no idea who's behind  
 14 the wheel off my car, none. City Hall has  
 15 no idea, City Hall has no idea or the  
 16 government -  
 17 COMMISSIONER OXFORD:  
 18 Q. So, you don't have to get that person put on  
 19 your insurance policy?  
 20 MR. EARLE:  
 21 A. I do, I do.  
 22 CHAIR:  
 23 Q. Yeah.  
 24 COMMISSIONER OXFORD:  
 25 Q. But at what time do you notify the insurance

Page 33

1 company?

2 MR. EARLE:

3 A. Before I gives them my vehicle.

4 COMMISSIONER OXFORD:

5 Q. Oh, okay.

6 MR. EARLE:

7 A. You know what I'm saying?

8 COMMISSIONER OXFORD:

9 Q. So, insurance has to be notified?

10 MR. EARLE:

11 A. My insurance is notified, but what I'm

12 saying is, did these people with the fleet

13 insurance, they don't know who's driving

14 those vehicles. Do they all have Class 4,

15 what is the criteria now for getting class

16 4? Once upon a time you had to have your

17 licence at least two years before you were

18 able to get a Class 4 or be over the age of

19 19, I believe.

20 CHAIR:

21 Q. The Class 4 is?

22 MR. EARLE:

23 A. Taxi license.

24 CHAIR:

25 Q. That is the driver's licence that you said

Page 34

1 you had to -

2 MR. EARLE:

3 A. Yeah, because once upon a time when we went

4 to City Hall, City Hall gave us a little

5 card with our picture on it. "This is to

6 certify that Don Earle has his Class 4".

7 CHAIR:

8 Q. Then you would put that in your visor?

9 MR. EARLE:

10 A. And then they abolished it. Why?

11 COMMISSIONER OXFORD:

12 Q. A normal driver out there who got a Class 5

13 licence, you have to have a Class 4?

14 MR. EARLE:

15 A. Yeah.

16 COMMISSIONER OXFORD:

17 Q. What specialty do you have to get in order

18 to get a Class 4?

19 MR. EARLE:

20 A. I went into Motor Vehicle, and I wrote a

21 permit. Just like a basic permit, like

22 getting your permit for the first time.

23 COMMISSIONER OXFORD:

24 Q. Oh, okay.

25 MR. EARLE:

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1 A. Tick, tick, tick, tick. Again, one of those

2 tests that nobody fails, right. I got no--

3 and I mean me, myself, I have first aid and

4 you know, but -

5 COMMISSIONER OXFORD:

6 Q. Is that a requirement?

7 MR. EARLE:

8 A. No.

9 COMMISSIONER OXFORD:

10 Q. That's not a requirement to get your Class

11 4?

12 MR. EARLE:

13 A. No, no, it's just like writing your permit

14 for the first time. Just like going in and

15 so, basically, we could take somebody from

16 anywhere. We could take somebody from

17 anywhere on God's green earth and bring them

18 here and bring them into motor vehicle and

19 as long as they got their driver's licence

20 and all of a sudden, you're a taxi driver.

21 You don't know the geographics of where

22 we're to, or what our road conditions are

23 like or--and they don't care as long as the

24 vehicles are moving and that's their

25 business. But now, all of a sudden, they're

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1 making it my business, because it's

2 affecting my livelihood. Like I said, all I

3 wanted is someone to say to me, "Mr. Earle,

4 we're going to charge you for what you've

5 done." When I get my personal insurance,

6 I'm going to tell you, I've got a customer,

7 now you tell me I'm high risk. High blood

8 pressure. I have a customer who's 36 years

9 old, who, way back in the day when he was 18

10 he got picked up for impaired, okay. Now

11 that's long gone, because now he's 36. In

12 the last six years he's got two more

13 impaired charges, he just got his licence

14 back with the course, had to do this "bad

15 me" course. Two impaired charges in the

16 last six years. He's not paying for

17 insurance what I'm paying on my third car,

18 because my third car was the newest one I'd

19 put on. He's not paying what I'm paying,

20 and he has two impaired charges. Now who's

21 high risk? Who's more of a liability? Don

22 Earle, or this guy, who has two impaired

23 charges? He's not paying for insurance what

24 I'm paying. That's ludicrous, and they're

25 hiding behind Facility. They're hiding

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1 behind them, and they're not doing anything  
 2 to fix the problem. You fix the problem,  
 3 you take these bad drivers out of the  
 4 industry. How do you take them out of the  
 5 industry? You charge them accordingly. You  
 6 don't eliminate the good drivers, because  
 7 that's what's happening. Right now, you're  
 8 eliminating the good drivers, the little  
 9 independent brokers. You're shoving them  
 10 out the door. Accidents are still going to  
 11 happen; the only difference is you're not  
 12 going to be collecting any money from me or  
 13 these other independent brokers to offset  
 14 your price, but now it's not going to  
 15 matter, because all these little independent  
 16 brokers are gone. You bought up all those  
 17 licences, now you have the monopoly on it.  
 18 Right, like I told you, one licence now, you  
 19 can take in--if you put a brand-new vehicle  
 20 on a stand now, I think it starts out at  
 21 \$8,000. I'm not 100 percent -  
 22 CHAIR:  
 23 Q. That's what you have to pay?  
 24 MR. EARLE:  
 25 A. If you start, if you opened up a brand-new

Page 38

1 policy right now.  
 2 CHAIR:  
 3 Q. Right. Oh, that's what you're charged on -  
 4 MR. EARLE:  
 5 A. Yeah, I'm pretty sure that it's 8 or \$8,500.  
 6 CHAIR:  
 7 Q. Yeah, that sounds about right.  
 8 COMMISSIONER OXFORD:  
 9 Q. Yeah, it sounds about right.  
 10 MR. EARLE:  
 11 A. But if I was like these big companies where  
 12 I had drivers working for me, I could make  
 13 \$10,000, because it's \$15.00 a shift.  
 14 CHAIR:  
 15 Q. So that differential that they're charging  
 16 on a shift, 15 or 30, if that is intended to  
 17 cover the insurance piece?  
 18 MR. EARLE:  
 19 A. Yes, so they're charging \$15.00 a shift now,  
 20 these bigger companies. You want our cars,  
 21 you need to give us \$15.00 a shift, okay.  
 22 So, 15 a shift, do the math. It works out  
 23 to \$10,040. So, they're profiting 2,000 and  
 24 they're the ones causing the problem.  
 25 Charge them, it's simple. Your drivers

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1 licence is like your Social Insurance  
 2 number. Here, you want to operate that  
 3 vehicle, let us see your abstract and we'll  
 4 determine what we charge you. It's not  
 5 creating more work for them, it's actually  
 6 probably going to do them justice, because  
 7 there's probably some fellows hiding  
 8 underneath somebody else's insurance policy  
 9 that got no business being insured  
 10 underneath that policy.  
 11 CHAIR:  
 12 Q. Our consultant actually mentioned in their  
 13 report and I guess it applies to fleet, the  
 14 idea that there were people, drivers that  
 15 weren't listed on the policy. Was that a -  
 16 MR. EARLE:  
 17 A. I'm sorry, what?  
 18 CHAIR:  
 19 Q. There were drivers that weren't listed on  
 20 the insurance policy?  
 21 MR. EARLE:  
 22 A. I don't know. I don't know a lot of their  
 23 business, but I'm willing to bet you more  
 24 than half the taxi drivers that are in the  
 25 City of St. John's right now are not listed

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1 on anybody's insurance policy, because  
 2 they're left to police themselves. So, me,  
 3 right now, I have three vehicles, and it's  
 4 left to me if I decide tonight that I want  
 5 to give you a vehicle, and give you a  
 6 vehicle, and give you a vehicle, that's on  
 7 me, because I'm loaning you my insurance  
 8 policy. My insurance don't know nothing  
 9 about you and they don't ask me.  
 10 CHAIR:  
 11 Q. So, you can do that, but you don't?  
 12 MR. EARLE:  
 13 A. I can give my vehicle--no, I can give my  
 14 vehicle to whomever I want. Like if I broke  
 15 down today -  
 16 COMMISSIONER OXFORD:  
 17 Q. Would your policy cover it if -  
 18 MR. EARLE:  
 19 A. Absolutely, because 25 years of age or  
 20 older.  
 21 CHAIR:  
 22 Q. And with your permission.  
 23 MR. EARLE:  
 24 A. So, if you wanted to loan your vehicle here  
 25 today to Ms. Glynn, you could loan it to

Page 41

1 her.

2 CHAIR:

3 Q. As long as it's with my permission, right?

4 MR. EARLE:

5 A. And your insurance don't know nothing about

6 her, right. So, it's wrong. The system is

7 wrong.

8 CHAIR:

9 Q. But if Jackie, if I lent Jackie my vehicle

10 and she had an accident, it's my policy

11 that's affected?

12 MR. EARLE:

13 A. Your insurance pays for it.

14 CHAIR:

15 Q. So, that's why I would be careful about who

16 I gave my vehicle to, right?

17 MR. EARLE:

18 A. Exactly.

19 CHAIR:

20 Q. Absolutely.

21 MR. EARLE:

22 A. Exactly, it goes back to -

23 CHAIR:

24 Q. So that's why you -

25 MR. EARLE:

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1 A. Nobody gets my vehicles, but to no advantage

2 of me, because I'm being charged the same.

3 CHAIR:

4 Q. I get a sense that you take a lot of pride

5 in the fact that you have a clean driver's

6 abstract. I mean that's--for the business

7 you're in, obviously, that's something you

8 feel like you should be able to take to the

9 bank. I mean, that's important.

10 MR. EARLE:

11 A. It's like having good credit to go to the

12 bank on another mortgage.

13 CHAIR:

14 Q. Right, well, you know, or having your

15 education expense, or whatever you need to

16 do your job, that's the key thing that you

17 would see as something, but nobody cares

18 about it almost?

19 MR. EARLE:

20 A. They laughs at me. He laughed at me. When

21 I walked in his office three weeks ago to

22 get the proper insurance that I need--

23 listen, the City of St. John's doesn't even

24 have a proper form to send my insurance

25 company.

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1 CHAIR:

2 Q. What would they send your insurance company?

3 MR. EARLE:

4 A. When I go to Motor Vehicle, I bring in a

5 form, and it's good enough for Motor

6 Vehicle. "This clarifies that Don Earle has

7 the proper insurance that we require".

8 CHAIR:

9 Q. Yeah, it's from your insurance company.

10 MR. EARLE:

11 A. It's a form that I bring in to Motor

12 Vehicle, but when I go down to City Hall,

13 every year it's the same thing. Every year

14 when I go down to City Hall, "that's no good

15 for us". "Sure, it's good enough for the

16 Government of Newfoundland". "No, no, we

17 need this, and we need that". "Well, where

18 is your form"? Because that's what my agent

19 said to me. "Tell City Hall to send us in

20 their form". "Oh, no, we just need to know

21 that you have this coverage and that

22 coverage". Well then if those are

23 requirements that you need, you should have

24 a form that my insurance company can fill

25 out and tick it off and sign it down. "Here

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1 you go, have a nice day". Like I hate to

2 say the word, but like, the City has no

3 control over the taxi industry. They say

4 they do, but they don't. That have no

5 control over what's going on.

6 COMMISSIONER OXFORD:

7 Q. If tomorrow morning, you cancelled your

8 insurance, you made a conscientious decision

9 to cancel your insurance, would your

10 insurance comply to notify the City of St.

11 John's?

12 MR. EARLE:

13 A. Not a chance in hell.

14 COMMISSIONER OXFORD:

15 Q. Not a chance in hell?

16 MR. EARLE:

17 A. Not a chance in hell, and there's not a

18 chance in hell they'd notify Motor Vehicle.

19 CHAIR:

20 Q. There's no obligation for them to do that?

21 COMMISSIONER OXFORD:

22 Q. They're operating quite differently than the

23 City of Mount Pearl in that case?

24 MR. EARLE:

25 A. Yeah, because what should happen, as soon as

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1 I cancels my insurance, someone from my  
 2 insurance company should phone the City of  
 3 St. John's and say, "Hey, Don Earle, we just  
 4 sent you down a form last week saying that  
 5 he has the proper insurance. We're  
 6 notifying you now that he doesn't and we're  
 7 also going to notify motor vehicle". Now,  
 8 they may notify Motor Vehicle, and then know  
 9 the vehicle would request my T-Plate back,  
 10 but they wouldn't notify City Hall. They  
 11 don't even know who to call down to City  
 12 Hall. The City Hall has no communication  
 13 with the taxi, whatever, with the insurance.  
 14 As long as they got it stamped, oh, we're  
 15 good for a year. I can cancel out three of  
 16 my policies right now, and tomorrow morning,  
 17 nobody from City Hall would be on the wiser,  
 18 and tomorrow morning, like I told you, if I  
 19 decided that I wanted to put them on, I  
 20 starts as brand new.

21 VICE-CHAIR:  
 22 Q. There's many companies just self policing  
 23 and they don't have the same standard that  
 24 you hold yourself to, do you have any  
 25 suggestions as to what the Government can do

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1 or the City can do or what we can suggest  
 2 that anybody do to help police these  
 3 operators that aren't doing -

4 MR. EARLE:  
 5 A. I personally, the best--because you can't  
 6 name everybody on your private insurance,  
 7 we'll say, but when it comes to the taxi  
 8 industry and that T-Plate, anybody who is  
 9 going to drive that vehicle, it is mandatory  
 10 that your insurance company have a copy of  
 11 their driving abstract. It should be  
 12 mandatory, because I'm going to tell you,  
 13 there's a lot of people that are out driving  
 14 taxis, that the insurance companies probably  
 15 wouldn't insure--now, I know you can't deny  
 16 anybody insurance, but let me tell you,  
 17 they'd certainly want a lot more than 5 or  
 18 \$6,000 a year to insure them.

19 COMMISSIONER OXFORD:  
 20 Q. And what about a certificate of good  
 21 conduct? Do you see that as part of the  
 22 industry as well?

23 MR. EARLE:  
 24 A. That's something that should be there  
 25 regardless to protect the public. It should

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1 be in place. It should be in place, you  
 2 should have to, because let me tell you, and  
 3 I'm in a unique situation. You know, you're  
 4 picking up people when they're at their most  
 5 vulnerable, when they're drunk,  
 6 incapacitated. Like I pride myself. I have  
 7 parents call me, "Suzy is going babysitting  
 8 tonight, is Donny working"? "Yeah". I got  
 9 one bartender that when she goes out  
 10 partying, she knows she's a little footloose  
 11 and fancy free. I have the key to her  
 12 apartment to let her in her house because  
 13 she's famous for losing her key, and let me  
 14 tell you, I've escorted her into her home on  
 15 more than one occasion, let me tell you.  
 16 And my drivers were, you know, if you put  
 17 your daughter in with me, she's as safe with  
 18 me as she is in her mom's arms, and the same  
 19 can't be said for our industry.

20 VICE-CHAIR:  
 21 Q. So, is there a role for Government? The  
 22 Provincial Government in this in the issuing  
 23 of licences, do you think? Should there be  
 24 more requirements for this Class 4 licence,  
 25 or are they fine from your sense?

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1 MR. EARLE:  
 2 A. I think that, you know what, you know that  
 3 everybody says, "everybody deserves a second  
 4 chance". You know, absolutely and that's  
 5 where pardons, and all this good stuff comes  
 6 into play. But you know what, if you can't  
 7 get a Certificate of Conduct, you got no  
 8 business in my industry bringing home my  
 9 five-year-old son or my 16-year-old  
 10 daughter, or my 22-year-old fiancé who's  
 11 drunk. Come on, like, you know, like I  
 12 said, I'm not here--like, I've got a client  
 13 and the insurance cracks me up, because it's  
 14 like, all right, we're going to operate this  
 15 way, but then when it gets over here, we're  
 16 going to operate this way. I've got a  
 17 customer who is not going back to work  
 18 anytime soon. She's not, not even close,  
 19 and she's just been told that her \$25,000 is  
 20 used up, okay, so she can't go to physio -

21 CHAIR:  
 22 Q. Oh, she's had an accident, she was involved  
 23 in an accident?

24 MR. EARLE:  
 25 A. Yeah, she was involved in an accident. Her

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1 \$25,000 is used up. She can't go to physio,  
 2 because the money is all gone. She can't go  
 3 to massage. She can't get transportation  
 4 back and forth to her doctor's appointments.  
 5 So, she looks at me, she says, "So now what  
 6 do I do"? "I don't know"? So, like, do the  
 7 insurance company know, like, she's no where  
 8 near ready to go back to work, so what  
 9 should she do, just stay off?  
 10 CHAIR:  
 11 Q. Was she hit, or -  
 12 MR. EARLE:  
 13 A. She was in a motor vehicle accident.  
 14 CHAIR:  
 15 Q. She was involved in an accident?  
 16 MR. EARLE:  
 17 A. Yeah, so what do you do, just stay off?  
 18 CHAIR:  
 19 Q. Yeah.  
 20 MR. EARLE:  
 21 A. They told her, "that's it, no, you're done,  
 22 so go to your lawyer and I guess your lawyer  
 23 is going to have to determine now how much  
 24 money you're entitled to". Well, hang on a  
 25 minute, how can you determine how much money

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1 I'm entitled to when nobody knows when I'm  
 2 going back to work or if I'm going back to  
 3 work? "Oh, but your \$25,000 is used up,  
 4 that's it, you're done". So now what? So,  
 5 like, they're using these little--to hide  
 6 behind. "Oh, \$25,000 cap, that's it, you're  
 7 done". "Oh, okay. So, what do I do, just  
 8 stay home?" Are you guys going to keep on  
 9 giving her, her paycheque indefinitely? How  
 10 do you determine what she's entitled to, if  
 11 she's not better? You didn't fix her,  
 12 right, but now they're hiding behind this  
 13 \$25,000 cap. You're on your own now, see  
 14 you later. The same way when I walks in my  
 15 insurance company and they says, "don't  
 16 blame me, blame the Facility". And he  
 17 laughs at me. Buddy b'y, stop laughing at  
 18 me, man. Shake my hand, give me a hug, buy  
 19 me a tea, but don't laugh at me. Come on,  
 20 right.  
 21 CHAIR:  
 22 Q. I don't know if it's unique to Newfoundland  
 23 and Labrador, but certainly, we understand,  
 24 and it's been the case for a while that  
 25 really Facility is the only market for

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1 people in your industry, for the drivers,  
 2 owners in your industry. There's nowhere  
 3 else for you to go, really. So, I guess, is  
 4 that part of the issue as well?  
 5 MR. EARLE:  
 6 A. But that's only a group of insurance  
 7 companies that all jumped together and said  
 8 -  
 9 CHAIR:  
 10 Q. Yeah, so, yeah, it's a mandatory -  
 11 MR. EARLE:  
 12 A. But I shouldn't be considered high risk,  
 13 because I haven't done anything.  
 14 CHAIR:  
 15 Q. And Facility is the market of last resort.  
 16 MR. EARLE:  
 17 A. Last resort, last resort.  
 18 CHAIR:  
 19 Q. But that's what they're -  
 20 MR. EARLE:  
 21 A. But what cracks me up, any insurance company  
 22 outside of my profession would love to have  
 23 me.  
 24 CHAIR:  
 25 Q. Yeah, but they can take you, can't they?

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1 The regular market is not -  
 2 MR. EARLE:  
 3 A. Oh, yeah, I can go anywhere.  
 4 CHAIR:  
 5 Q. I'm asking--the regular market is not  
 6 required to refuse insurance?  
 7 MR. EARLE:  
 8 A. No, that's right.  
 9 CHAIR:  
 10 Q. They can take you, that's my understanding,  
 11 right?  
 12 MR. EARLE:  
 13 A. Right, but there's nothing in legislation  
 14 that dictates that they can't deny insurance  
 15 based on the type of use, essentially, so.  
 16 CHAIR:  
 17 Q. Okay. So, it's a bit of a -  
 18 COMMISSIONER OXFORD:  
 19 Q. So, basically, you're in Newfoundland -  
 20 MR. EARLE:  
 21 A. The majority of the companies would have  
 22 declination rules that say we -  
 23 COMMISSIONER OXFORD:  
 24 Q. Yeah, there's no options there for the taxi  
 25 industry whatsoever?

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1 MR. EARLE:  
 2 A. Right, the majority of the companies -  
 3 COMMISSIONER OXFORD:  
 4 Q. It's Facility; end of story.  
 5 MR. EARLE:  
 6 A. Well, now, and this is the thing. Now, we  
 7 were in a meeting down at the Legion and one  
 8 of the major role players in our industry,  
 9 who has probably the majority of the  
 10 licences stands up and says, "Hey, we've got  
 11 a law firm in this city", and I know nothing  
 12 of it, but I can, you know, this is what he  
 13 said in a meeting where we had an MHA there  
 14 representing us. He stands up and he says,  
 15 "Hey, you know what, if the Government would  
 16 allow it", he said, "there's a law firm in  
 17 this City that is willing to do the  
 18 underwriting for the taxi industry", and  
 19 they'll determine what they're going to  
 20 charge provided that we brought all of our  
 21 other business with them. So, like, we'll  
 22 insure you--we'll give you taxi insurance,  
 23 if the Government will allow us to do the  
 24 underwriting, but right now, the Government  
 25 are only allowing Facility. Right, so the

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1 Government are helping Facility. Listen,  
 2 open it up and see if there's any other  
 3 companies that want to come here and do--I'm  
 4 willing to bet there are, and I'm willing to  
 5 bet that there be an insurance company that  
 6 will say, "We'll take you, you and you, but  
 7 you, you and you, you'll have to go  
 8 somewhere else". Right, because look at his  
 9 abstract, look at what we're making off of  
 10 him. Yeah, he's no risk, and that's the  
 11 whole--it's all about risks and rewards,  
 12 like, you know, insurance is a gamble, you  
 13 know, right. I know there's people out  
 14 there I wouldn't want. It brings me right  
 15 back to I don't give anybody my vehicle, but  
 16 I'm categorized as a taxi driver; therefore,  
 17 I'm high risk. What's going to happen when  
 18 they opens up Dannyville in there and  
 19 everybody can see it, everybody in this  
 20 Province knows that's going to be a high  
 21 accident impact area. Everybody can see it  
 22 before it's even open. Are the insurance  
 23 companies then going to say, "Well, you know  
 24 what, you live in Dannyville and you're in a  
 25 high-risk area, so now we're going to charge

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1 you more money.  
 2 CHAIR:  
 3 Q. Are you talking about the round-a-bout?  
 4 MR. EARLE:  
 5 A. The round-a-bout in there. That's too  
 6 foolish to talk about.  
 7 CHAIR:  
 8 Q. I avoid it.  
 9 MR. EARLE:  
 10 A. It's too foolish to talk about.  
 11 CHAIR:  
 12 Q. I can't drive there, no.  
 13 MR. EARLE:  
 14 A. Like, you know what, but we have to be  
 15 politically correct, listen and use your  
 16 common sense. Use your common sense. I got  
 17 no Memorial University degree, but I'm going  
 18 to tell you what, I'm far from stupid and  
 19 that's just bad. That's just trouble  
 20 waiting to happen, but they're going to  
 21 allow it until they put 1500 accidents in  
 22 there and however many--"oh, geez, maybe we  
 23 should do something about that". Well, boy,  
 24 you know, use your common sense, man.  
 25 CHAIR:

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1 Q. Mr. Earle, what's the future for your  
 2 company if nothing changes?  
 3 MR. EARLE:  
 4 A. Honestly?  
 5 CHAIR:  
 6 Q. Yeah.  
 7 MR. EARLE:  
 8 A. Closing down. I don't have an option.  
 9 CHAIR:  
 10 Q. Really?  
 11 MR. EARLE:  
 12 A. Right now -  
 13 CHAIR:  
 14 Q. Because of the insurance issue? There's  
 15 nothing else really, no other pressures on  
 16 your company?  
 17 MR. EARLE:  
 18 A. Insurance, that's it.  
 19 CHAIR:  
 20 Q. So, you have the business, you have your -  
 21 MR. EARLE:  
 22 A. I own it all, and the beauty in my business  
 23 a couple of years ago, if I'm not busy in  
 24 the month of May, I'll be busy in June. If  
 25 I'm not busy in June, I will be busy in

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1 July. It's not a big deal, but today,  
 2 because my insurance payment is \$1,700 a  
 3 month for three vehicles, if my cars are not  
 4 moving now, it's costing me money. It's  
 5 costing me money to be in business. That's  
 6 not the way it's supposed to be. It's not,  
 7 when I haven't done anything wrong and all I  
 8 wanted to do--let me come in with my  
 9 licence, you scan it and say, "geez, you  
 10 know what, he'd be a pleasure to have with  
 11 us, and his driver, Harvard Gilland, and his  
 12 fiancé, Sandy LeGrow". There's my three  
 13 drivers. That's it, I only got three.  
 14 Well, actually, I got four. One fellow part  
 15 time, but when my car is parked or when I'm  
 16 off, sorry, my car is parked, right. So,  
 17 like, I'm not your typical cab driver, but  
 18 I'm being penalized the same.

19 CHAIR:  
 20 Q. Are there many other similar operations like  
 21 yours? You know, like the smaller ones?

22 MR. EARLE:  
 23 A. Go out--go around -

24 CHAIR:  
 25 Q. Like if I went to Torbay or somewhere where-

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1 MR. EARLE:  
 2 A. Exactly.

3 CHAIR:  
 4 Q. That's what you would find?

5 MR. EARLE:  
 6 A. Yeah, you go to Bay Bulls, Southern Shore  
 7 Taxi. It's a husband and a wife. That's  
 8 it.

9 CHAIR:  
 10 Q. Would be feeling the same pressure as you?

11 MR. EARLE:  
 12 A. Same thing, husband and a wife. So, I mean,  
 13 their cars are not running 24/7.

14 CHAIR:  
 15 Q. No.

16 MR. EARLE:  
 17 A. You know what I mean. You know, but you  
 18 take that out of there, you take that cab  
 19 company out of there, Goulds Taxi is not  
 20 going to Mobile to bring you to Witless Bay,  
 21 so if you're at Anthony O'Brien's, which is  
 22 in Bay Bulls and you're after having seven  
 23 or eight beers and you only wants to go to  
 24 Cemetery Lane, which is like going from here  
 25 to McDonalds, well then, you got three

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1 choices. You can walk, get a friend or you  
 2 know what, it's going to put a lot of  
 3 impaired drivers on our roads. I'm sorry,  
 4 it's there if they have no other option. I  
 5 had a pharmacist, someone who is very well  
 6 educated, logic would lead you to believe,  
 7 you know, she's a pharmacist, when there was  
 8 talks of us going on strike, and we were  
 9 giving the public lots of notice. "Hey,  
 10 we're going on strike". She sits in my taxi  
 11 and she asks me the question and I was  
 12 floored, but it's because of the insurance,  
 13 it's because of that. She says to me, "If  
 14 you guys shut down and I can't get a cab",  
 15 and I said, "yeah"--I knew exactly where she  
 16 was going, it's all about liability. She  
 17 said if I drives my vehicle home drunk and I  
 18 hit someone, she said, "can I come after  
 19 you"? I said, "why, we weren't open". I  
 20 tells people all the time, "sorry, I don't  
 21 have a cab. I'm busy, sorry I don't have a  
 22 cab". So, if you decides then to drive down  
 23 the road because you phoned the Goulds Taxi  
 24 and you couldn't get a cab -

25 CHAIR:

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1 Q. It's your choice. That's your choice.

2 MR. EARLE:  
 3 A. Right, but you're taking that choice now  
 4 away from the people. I know, you're  
 5 supposed to be smart, you're supposed to do  
 6 the right thing, but take that option away  
 7 from them. Take that option away from them.  
 8 "What do you mean there's no taxi in Bay  
 9 Bulls"? "Oh, there's no taxi there"?  
 10 Northwest Taxi are not going up there for a  
 11 \$5.00 run, that don't make business sense,  
 12 but if you make it that these little mom/pa  
 13 businesses have to shut down because you're  
 14 treating us like the big businesses, what  
 15 option do people have? What option do--  
 16 you're taking that option away from  
 17 Newfoundlanders to be smart and do the right  
 18 thing. Do the right thing, phone the cab.  
 19 Well, there's neither one to phone.

20 CHAIR:  
 21 Q. So, you haven't had any experience, you  
 22 haven't had any claims against -

23 MR. EARLE:  
 24 A. None.

25 CHAIR:



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1 Q. So, you don't have any experience dealing  
 2 with a claim or how it was handled, or -  
 3 MR. EARLE:  
 4 A. None.  
 5 CHAIR:  
 6 Q. All right, that's impressive.  
 7 MR. EARLE:  
 8 A. But I'm being charged like I got four  
 9 impaired charges, five speeding tickets and  
 10 two accidents. Like, you know what I mean?  
 11 COMMISSIONER OXFORD:  
 12 Q. Yeah.  
 13 MR. EARLE:  
 14 A. It's wrong, and I don't care what way you  
 15 looks at it, it's wrong. They're being  
 16 allowed to abuse me. I'm being abused bad,  
 17 because it's going to take away my  
 18 livelihood, it's going to, and at 46 years  
 19 old, or 47 years old, I'm too old to go work  
 20 with a pick and shovel.  
 21 CHAIR:  
 22 Q. When is your policy up for renewal?  
 23 MR. EARLE:  
 24 A. Oh, in October, oh, they're going to stick  
 25 me then.

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1 CHAIR:  
 2 Q. Yeah, because you haven't got--so you  
 3 haven't seen a flow through--yes.  
 4 MR. EARLE:  
 5 A. I missed it, I missed it.  
 6 CHAIR:  
 7 Q. So, you're going to have another -  
 8 MR. EARLE:  
 9 A. I'm going to have another dandy. So, like I  
 10 said to her, I said, "well, I'm going to  
 11 take the third car off, so that at least my  
 12 -  
 13 CHAIR:  
 14 Q. That was your discussion?  
 15 MR. EARLE:  
 16 A. At least my payments will stay where they're  
 17 to now. At least I can stay in business.  
 18 "oh, yeah, but if you put it back on, it's  
 19 going to cost you more money". "But you can  
 20 leave it on, we'll charge you 8 or \$900".  
 21 For what? To leave it in the yard and throw  
 22 rocks at it. You're going to charge me  
 23 money just so that you guys can keep the  
 24 policy alive? I never ever heard tell of,  
 25 until now, until the last four years that

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1 your policy starts--policy starts brand new  
 2 with a brand-new driver's licence. Okay,  
 3 now you earn respect.  
 4 CHAIR:  
 5 Q. So, have you been dealing with the same  
 6 broker? You've been in business 23 years,  
 7 you said?  
 8 MR. EARLE:  
 9 A. Same broker, 23 years.  
 10 CHAIR:  
 11 Q. So, same broker right through?  
 12 MR. EARLE:  
 13 A. Yeah.  
 14 CHAIR:  
 15 Q. Co-operators?  
 16 MR. EARLE:  
 17 A. Yeah, but now, they changed hands. One  
 18 fellow retired and the next fellow come on.  
 19 CHAIR:  
 20 Q. And who it is is neither here nor there.  
 21 MR. EARLE:  
 22 A. And I'm lucky, I'm lucky. My insurance  
 23 allows me to pay it monthly. There's some  
 24 cab drivers out there who have to go borrow.  
 25 They have to go borrow. If they got one car

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1 and they're being charged 8 or \$9,000, they  
 2 got to come up with that 8 or \$9,000 up  
 3 front.  
 4 CHAIR:  
 5 Q. So, have you always been with Facility, as  
 6 far as you -  
 7 MR. EARLE:  
 8 A. I don't--I never heard tell of Facility, I  
 9 don't know where they come from. Facility  
 10 who? I'd like to take Facility out for  
 11 dinner, let me tell you.  
 12 CHAIR:  
 13 Q. So, when did this awareness go--like since  
 14 the increases started happening in the last  
 15 -  
 16 MR. EARLE:  
 17 A. When I noticed my insurance.  
 18 CHAIR:  
 19 Q. Okay. So, you don't know really who you  
 20 were being unwritten by prior to that?  
 21 Chances are it was Facility, but it was just  
 22 since the increases came, that's when -  
 23 MR. EARLE:  
 24 A. But if they want to help, if they want to  
 25 help their line of business, tell me, like,

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1 come on guys, like you got to be a bunch of  
 2 well educated people sitting around a room  
 3 in 2018. It's going to be the same problem,  
 4 and 2019, because you're not doing anything  
 5 to take the bad drivers out of the industry.  
 6 You're not doing one thing, other than  
 7 charge them all the same. And if they  
 8 weren't charging them all the same, if they  
 9 left Don Earle down here and instead of  
 10 Peter being here, because he was able to  
 11 stay here, because they brought Don up here.  
 12 If they left Don down here and put Peter  
 13 here –  
 14 COMMISSIONER OXFORD:  
 15 Q. He'd be out.  
 16 MR. EARLE:  
 17 Q. Peter is gone. Peter leaves, accidents  
 18 leave. Simple. I think it's simple, and I  
 19 got no education, grade 12, that's it. I  
 20 got that the hard way.  
 21 CHAIR:  
 22 Q. Well, you have your--that is education.  
 23 MS. GLYNN:  
 24 Q. I had just one clarification point, Donny,  
 25 on the Class 4, the permit required from

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1 Motor Vehicle, is that a one-time deal?  
 2 MR. EARLE:  
 3 A. One-time deal.  
 4 MS. GLYNN:  
 5 Q. So, it's not a--you don't have to go back in  
 6 for that?  
 7 MR. EARLE:  
 8 A. No, when I--23 years ago, when I left,  
 9 because I started my career working with  
 10 Purolator Courier and we had carrier plates,  
 11 when I was 17 years old and when I left  
 12 Purolator and became a taxi driver, which  
 13 was--DJ is 23, so it's 23 years ago, when my  
 14 son was six months old, I went into Motor  
 15 Vehicle and I said, "I'd like to get my  
 16 Class 4". They said, "Okay, well, you need  
 17 a medical". So, I got my medical and they  
 18 give me a little test to write. I didn't go  
 19 out on the road, it was just the same thing  
 20 you'd do for getting your permit when you  
 21 very first got your Class 5 licence. I  
 22 wrote a little permit. The only  
 23 qualifications now you need to keep your  
 24 Class 4 is every four years you need a  
 25 medical. That's it, to make sure that

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1 you're fit. So, they make sure that,  
 2 certainly, says you, you should nearly have  
 3 to get a medical every four years for a  
 4 Class 5. What's the difference between, you  
 5 know, me driving around in this big old  
 6 heavy car or if I got someone—now, I get it  
 7 that I'm paying, somebody else is paying to  
 8 make sure. But maybe it should be there for  
 9 everybody, to make sure that everybody is  
 10 fit to be on our highways. Right, because  
 11 let me tell you, there's some doozies out  
 12 there in this taxi industry now. Way back  
 13 in the day, you did not haul out in front of  
 14 certain taxis, you just didn't do it, and  
 15 everybody knew it. Oh, we got to be  
 16 politically correct, but now it's gone that  
 17 way ten-fold. Like I said, you got a fellow  
 18 out driving you around and he does not know  
 19 where Kilbride is to, or don't know where  
 20 the Goulds is to, or don't--and do you want  
 21 to know what the biggest problem, I'm going  
 22 to tell you where the biggest problem lies  
 23 in the majority of these accidents, is the  
 24 people that don't know where they're going  
 25 and now they're watching, their navigator,

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1 what do you call them?  
 2 CHAIR:  
 3 Q. GPS.  
 4 COMMISSIONER OXFORD:  
 5 Q. GPS.  
 6 MR. EARLE:  
 7 A. I wouldn't know how to turn one on. I  
 8 wouldn't know how to turn one on. They're  
 9 watching their GPS turn here, turn--that's  
 10 the problem.  
 11 CHAIR:  
 12 Q. Most cars have that now? Most taxis have  
 13 that?  
 14 MR. EARLE:  
 15 A. Well, they either--for the ones that don't  
 16 know where they're going, they have them.  
 17 You know what I mean? You got a fellow in  
 18 your cab and he don't know, well, he needs a  
 19 GPS, or he's doing it on his phone. Going  
 20 along the road, turn here, turn right and  
 21 Siri says "turn here" or Siri says "you  
 22 should get a real job and know where you're  
 23 going". Right, that's the problem, they're  
 24 not paying attention. They're not paying  
 25 attention.

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1 COMMISSIONER OXFORD:  
 2 Q. That's true, for a lot more than the taxi  
 3 drivers.  
 4 MR. EARLE:  
 5 A. That's the route of all evil.  
 6 COMMISSIONER OXFORD:  
 7 Q. Yeah.  
 8 MR. EARLE:  
 9 Q. The route of all evil right there.  
 10 Technology, they say technology is great.  
 11 Me and you have a little argument here this  
 12 evening, you go home and I go home and then  
 13 tomorrow after--you go to work tomorrow  
 14 morning and I go to work tomorrow morning,  
 15 by the time supertime rolls around, we're  
 16 both after calming down and we get together  
 17 and it's all good, but because of  
 18 technology, you're barely down over the  
 19 stairs and I'm still telling you what I  
 20 thinks of you.  
 21 CHAIR:  
 22 Q. I'm impressed though that you can do that.  
 23 MR. EARLE:  
 24 A. Our industry can be fixed, it can be fixed.  
 25 You're rewarded good behaviour, that's what

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1 we do to everybody. We reward our children  
 2 for good behaviour. We reward you for  
 3 productivity in your job. You do a good  
 4 job, we're going to give you a little bonus  
 5 or give you a couple extra days off. I'm  
 6 being smacked every time I turns around for  
 7 good behaviour.  
 8 CHAIR:  
 9 Q. Is the converse of that true as well, that  
 10 you punish bad behaviour? I mean, you would  
 11 believe that those who, those who don't  
 12 should pay more?  
 13 MR. EARLE:  
 14 A. Absolutely. This dude, you got five  
 15 accidents, well -  
 16 COMMISSIONER OXFORD:  
 17 Q. You pay the price.  
 18 MR. EARLE:  
 19 A. You pay for it, man. You got impaired--  
 20 like, let's think about it. We've got taxi  
 21 drivers in our industry. No, I don't know  
 22 any personally, but I'm willing to bet if  
 23 you pulled all their abstracts, I'm willing  
 24 to bet there's taxi industries in this City  
 25 right now working today that have impaired

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1 charges. And you know, hey, everybody is  
 2 allowed to make mistakes, but they're being  
 3 charged the same as what I'm being charged.  
 4 That's wrong. I got a good abstract, I  
 5 haven't done anything wrong and it's guilt  
 6 by association. But you know what, stop  
 7 hiding behind Facility, man. Stop hiding  
 8 behind it, because that's what you're doing.  
 9 Like I told you, I walks into my insurance,  
 10 they laughs at me. "Hey, don't blame me,  
 11 blame Facility". My God, stop it, because  
 12 you're being rewarded too, man. You're  
 13 getting--on my back, on my back.  
 14 CHAIR:  
 15 Q. I don't know where we're going to ultimately  
 16 go with all of--you know, we got out report,  
 17 we're going to have, we have another two,  
 18 three reports coming in?  
 19 MS. GLYNN:  
 20 Q. Two more.  
 21 CHAIR:  
 22 Q. Two more reports coming in, which are more--  
 23 we're going to deal more with the impact on  
 24 rates. So, some of the things that the  
 25 Government have asked us to look at. The

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1 cap versus deductible and that kind of  
 2 stuff. We may be looking for some  
 3 additional information for clarification on  
 4 this, so we might be back in touch with you  
 5 or we'll be having a public hearing in the  
 6 third week of May opening up. You're  
 7 welcome to come and sit in on that and if  
 8 you want to get up and say your piece there  
 9 again and say it more of a public way,  
 10 you're welcome to, but this has been really  
 11 valuable, and it was very well.  
 12 MR. EARLE:  
 13 A. To hear our industry, you know, with the  
 14 numbers and, listen, man, I'm going to tell  
 15 you, that means nothing to me. That means  
 16 nothing to me. I don't want a cap, I don't  
 17 want a cap. I'm not going to vote yay or  
 18 nay to put a cap on something that I don't  
 19 understand.  
 20 CHAIR:  
 21 Q. Sure.  
 22 MR. EARLE:  
 23 A. What I do understand, and I do understand,  
 24 if you got a company that's not making  
 25 money, well, sure, they're not going to be

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1 in business. So they have to make money,  
 2 but a cap, a cap does nothing for me. Like  
 3 if I had accidents, I wouldn't be here today  
 4 saying, "You know what, I'm really bad  
 5 driver, but I'm hoping I can convince you  
 6 guys into saving me a couple of hundred down  
 7 the road". That's not the case, and it's  
 8 pretty simple. I thinks it's pretty simple.  
 9 I thinks it's pretty simple for someone to  
 10 say to Facility, "Hey, listen here, if you  
 11 got a good driver, you need to treat him the  
 12 way he should be treated", plain and simple.  
 13 You know, I feel like I'm being  
 14 discriminated against, because of the line  
 15 of work that I've chosen. And it's not, it  
 16 wasn't there when I got into it, so it's not  
 17 like someone can say, "Well, you knew what  
 18 you were getting into". This come up the  
 19 back door behind me. What do you mean I'm  
 20 high risk? Since when. What have I done to  
 21 be high risk, I don't get it.  
 22 CHAIR:  
 23 Q. And if you're in Facility, that is -  
 24 MR. EARLE:  
 25 A. But I don't know where Facility come from,

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1 because I never heard that dirty word until  
 2 four years ago, right. Facility, Facility,  
 3 I'd like to tell you what you can do with  
 4 Facility, but I can't.  
 5 CHAIR:  
 6 Q. Do you have any more questions?  
 7 COMMISSIONER NEWMAN:  
 8 Q. No, I think that was very helpful, thank  
 9 you.  
 10 MR. EARLE:  
 11 A. And I've spoken enough.  
 12 CHAIR:  
 13 Q. Well, no, I just--we got another meeting  
 14 coming up as well.  
 15 MR. EARLE:  
 16 A. Yeah, no.  
 17 CHAIR:  
 18 Q. But as I said, it's been really helpful.  
 19 It's been a real pleasure meeting you.  
 20 MR. EARLE:  
 21 A. Yes, yeah, and it's been a pleasure. If I  
 22 don't get anywhere, just let me say this  
 23 much -  
 24 CHAIR:  
 25 Q. Absolutely.

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1 MR. EARLE:  
 2 A. If I don't save \$5.00 going forward, at  
 3 least somebody finally listened and said,  
 4 you know what, what he's saying is making  
 5 sense, because if I didn't think it meant  
 6 sense, I'd stop saying it. Because I was  
 7 told in the Confederation Building, in a  
 8 room like this and I'm sitting down there,  
 9 and buddy says to me, Mr. Earle, you're  
 10 starting to sound like a broken record.  
 11 Well, I'm going to tell you what, it took  
 12 everything in me to stay in the chair.  
 13 Buddy, this is my livelihood. I've got five  
 14 children and where do I go from here? Motor  
 15 Vehicle and ask someone? Where do I go? I  
 16 can't go to work at a gas station, because  
 17 that don't cut it, because everything I do  
 18 going forward affects my way of life. If I  
 19 don't keep on doing what I'm doing, well,  
 20 how do you afford a \$1,500 a month mortgage  
 21 as a single parent? You can't go to work at  
 22 Tim Hortons, because if you're making  
 23 \$450.00 a week and you're going to make  
 24 \$1,800 and \$1,600 of it, or \$1,580 of it go  
 25 to go to your mortgage, that don't work.

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1 They're messing with my livelihood and my  
 2 way of life.  
 3 COMMISSIONER OXFORD:  
 4 Q. Okay, Mr. Earle, you've articulated your  
 5 position very well. We are putting you in  
 6 the face with the other taxi drivers.  
 7 MR. EARLE:  
 8 A. Exactly.  
 9 COMMISSIONER OXFORD:  
 10 Q. Thank you.  
 11 CHAIR:  
 12 Q. I want to thank you as well, it's been  
 13 really, really informative.  
 14 MS. GLYNN:  
 15 Q. You've covered everything, Donny, that you -  
 16 MR. EARLE:  
 17 A. Yeah, I think so, yeah.  
 18 CHAIR:  
 19 Q. And if there is anything else that strikes  
 20 you as you, you know, you can -  
 21 MR. EARLE:  
 22 A. Oh, no, just go save me some money. Just  
 23 give us a fighting chance, because the  
 24 Government thinks, oh, we got to change the  
 25 cap, we got to do this, we go to do that.

1 CHAIR:  
 2 Q. Well, one of our roles here is certainly to  
 3 reflect what we've heard, so -  
 4 MR. EARLE:  
 5 A. Go back to the basics. Keep it simple, I  
 6 mean, that's what they tells you on the ball  
 7 field. Keep it simple, here it is. There's  
 8 people in our industry that shouldn't be  
 9 there, but they're hiding underneath these  
 10 policies and if the insurance companies knew  
 11 they were there, they'd never insure them.  
 12 Or if they did, they'd paid for it.  
 13 CHAIR:  
 14 Q. It's been really helpful, thank you, again,  
 15 so much for the time, it's been a pleasure.  
 16 MR. EARLE:  
 17 A. You're welcome.  
 18  
 19  
 20  
 21  
 22  
 23  
 24  
 25

CERTIFICATE

I, Janessa Murphy, do hereby certify that the foregoing is a true and correct transcript of a meeting heard re: insurance regulations and taxi drivers, heard on the 10th day of April, 2018 at the offices of the Public Utilities Board, St. John's, Newfoundland and Labrador and was transcribed by me to the best of my ability by means of a sound apparatus.

Dated at St. John's, NL this  
 24th day of April, 2018

Janessa Murphy  
 Discoveries Unlimited Inc.

|   |  |   |   |   |
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