



New Brunswick
INSURANCE
Board

HEARING PROCEDURE GUIDELINES

Statement of Principle

The Board's mandate is the general supervision of the rates an insurer charges or proposes to charge for automobile insurance. Part of this supervisory role requires the Board to conduct hearings into whether the rates charged or proposed to be charged by an insurer are "just and reasonable". The Board makes every effort to ensure that hearings are effective and efficient, while meeting the obligations of procedural fairness. Participants are reminded of these governing principles and that hearings are intended to be non-adversarial, despite the presentation of potentially differing points of view and opinions.

The Board has developed these Guidelines to assist participants and promote this spirit of transparency, fairness, and non-adversarial determination of every issue on its merits.

February 2012

Amendment #1 – November 2015

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1. PREFACE

- 1.1. These Guidelines have been developed by the New Brunswick Insurance Board to assist in fulfilling the Board's mandate under the *Insurance Act*, R.S.N.B. 1973, c. I-12.
- 1.2. These Guidelines apply to the procedures to be followed once a hearing has been ordered, and are intended to be read in conjunction with the Board's filing guidelines (RFG-1), other policies, the *Insurance Act*, and the *Inquiries Act*, RSNB 2011, c. 173.
- 1.3. All insurers, Intervenors and other interested parties should familiarize themselves with the legislation, policies and the procedural Guidelines as herein set out.
- 1.4. In any situation not dealt with by these Guidelines, the Chair shall determine the appropriate procedure.
- 1.5. These Guidelines may be varied as circumstances require by the Board or by the Chair to ensure a just determination of a matter on its merits.

2. SHORT TITLE

- 2.1. These New Brunswick Insurance Board Procedural Guidelines shall be referred to as "the Guidelines".

3. INTERPRETATION

- 3.1. These Guidelines shall be interpreted in the manner that will, in the opinion of the Board or Chair as the case may be, ensure the most just and expeditious determination of any matter at issue before the Board, while maintaining principles of due process, natural justice and fairness for all participants.
- 3.2. Unless otherwise ordered, where notice is required by these Guidelines to be given to the Board, it shall be in writing and this requirement may be satisfied by delivery of email, where delivery of the email is acknowledged by the Board.
- 3.3. Time shall be calculated as follows:
 - a. Where a number of days is set out in these Guidelines, it shall be calculated exclusive of the first day and inclusive of the last day;
 - b. Where the time for completing a step expires on a Saturday, Sunday or a holiday, the time for doing so will expire on the next day that is not a Saturday, Sunday or Holiday;
 - c. The completion of any step set out in these Guidelines must take place before 4:30 p.m.(Atlantic) on the date on which the time for doing so expires; and
 - d. The Board may grant an extension of time for the taking of any step.
- 3.4. As used in these Guidelines, the words "shall" and "will" are to be construed as mandatory, and the word "may" as permissive.
- 3.5. Definitions:
 - a. "Act" means the *Insurance Act*, R.S.N.B. 1973, c. I-12 as amended from time to time;

- b. "Address for service" for the Board is:

FAX: (506) 652-5011

E-Mail : info@nbib-canb.org

Mailing Address: Mercantile Centre

600-55 Union Street

Saint John, NB

E2L 5B7

Canada

- c. "Address for Service" for any insurer is the address found on the latest rate filing received by the Board. Where no rate filing has been received, the Address for Service shall be the registered head office of the insurer;
- d. "Address for service" for any other person shall be the last address found on correspondence filed with the Board;
- e. "Agent" means a person or firm designated to make representations on behalf of a party, who is not being called as a witness to give evidence, and who is authorized to receive or deliver documents on behalf of a party. An agent includes a party's designated counsel;
- f. "Applicant" means an insurer who submits a rate filing to the Board in accordance with the Act, and in respect of which a Notice of Hearing is issued by the Board;
- g. "Board" means the New Brunswick Insurance Board and, where the context so requires, includes staff and/ or a properly constituted panel of the full Board;
- h. "Chair" means the Chairperson or Vice-Chairperson of the New Brunswick Insurance Board;
- i. "Documents" means documentation, photographs, charts, maps, graphs, books of account, transcripts, videotapes,

audio tapes, and information stored by means fo any electronic storage and retrieval system;

- j. "Electronic Hearing" means a hearing held by telephone conference or some other form of electronic technology allowing persons to hear one another;
- k. "Expert Witness" means a witness who has been authorized by the Board to give opinion evidence at a hearing;
- l. "File" means the delivery of a rate filing application or other document to the Board;
- m. "Hearing" means a proceeding before the Board wherein one or more parties provide submissions to the Board which may, at the Board's discretion, be supplemented by the provision of information and/ or evidence. A hearing may be electronic, oral or written;
- n. "Hearing Schedule" means the schedule set by the Board setting our deadlines for events that are to occur following the Notice of Hearing;
- o. "Holiday" means New Year's Day, Good Friday, Easter Monday, Victoria Day, Canada Day, New Brunswick Day, Labour Day, Thanksgiving Day, Remembrance Day, Christmas Day and Boxing Day;
- p. "Insurer" means an insurance company subject to the jurisdiction of the Board;
- q. "Interrogatory" means a request for information made in writing by a party pursuant to Guideline ____ and the answers to any such request;
- r. "Intervenor" means a party other than an insurer who is either the Attorney General, the Consumer Advocate for Insurance,

or has requested status as an Intervenor pursuant to Guideline 6.7 and the Board has accepted the request;

- s. "Oral Hearing" means a hearing at which the parties or their agents attend before the Board in person;
- t. "Party" means an insurer appearing before the Board and, where the context requires, includes an Intervenor;
- u. "Witness" means a person who gives oral or written evidence to the Board in the course of a hearing and includes an expert witness;
- v. "Written Hearing" means a hearing held by exchanging documents, whether in written form or electronically.

4. GENERAL

4.1. Non-Compliance

- 4.1.1. A failure by any party to comply with any directive in these Guidelines does not necessarily invalidate the proceeding.
- 4.1.2. In the event of non-compliance, the Board will make such order or direction that it deems appropriate in all of the circumstances.
- 4.1.3. In the event the Chair is of the opinion that the application of these Guidelines would result in injustice, he or she may give directions for any appropriate alternative procedure.

4.2. Service

- 4.2.1. A document required to be served by these Guidelines or by direction of the Board shall be served:
 - a. By courier, ordinary mail, fax or email to any registered office if it is to be served on an insurer;
 - b. By courier, ordinary mail, fax or email to the last known address or such address as given by a person or organization, other than an insurer; or
 - c. By such other method as the Board directs.
- 4.2.2. The date of service of a document is the day upon which the person served received the document, except:
 - a. where a document is received after 4:30 p.m., the date of service is deemed to be the next business day, and
 - b. where a document is served by ordinary mail, the date of service shall be five business days after mailing.

- 4.2.3. Any document required to be served upon a party pursuant to these Guidelines or by directions of the Board, may be served on the party's agent.
- 4.2.4. Any requirement in these Guidelines to provide a document or communication 'in writing' or to provide 'written notice' or a 'written request' is met if the document, communication or notice is sent by email.

4.3. Language

- 4.3.1. Subject to Guidelines 4.3.2 and 7.2, in the absence of an order of the Board to the contrary, the language of proceedings before the Board shall be English.
- 4.3.2. Any party, in its dealings with the Board, shall be entitled to address the Board, lead evidence and conduct direct and cross-examination of witnesses in the official language of that party's choice. Notice shall be given to the Board in accordance with Guidelines 6.9.4.b and 7.2.4.

5. DISCLOSURE AND CONFIDENTIALITY

- 5.1. Unless ordered otherwise, and subject to Guidelines 5.3 and 5.4 below, the Board will keep available in its office for public inspection a copy of every application to the Board for anyone to review.
- 5.2. Any person who wishes to review a document that is available for public inspection at the Board's offices may do so between the hours of 9:00 a.m. and 4:00 p.m.
- 5.3. Subject to the Act and any other order of the Board, the following sections of rate applications, as outlined by the RFG -1 Filing Guidelines, shall remain confidential and will not be disclosed:
 - a. Summary of Current and Proposed base premiums and differentials;
 - b. Territorial Change Exhibit;

- c. Actuarial Justification;
- d. Summary of Information; and
- e. Confidential section.

5.4. The Board may receive other information in confidence if the Board is of the opinion that the disclosure of the information could reasonably be expected:

- a. to result in undue financial loss or gain to a person directly or indirectly affected by the proceeding; or
- b. to harm significantly the party's competitive position.

5.5. Where a person or a party does not agree with the Board's decision regarding confidentiality and disclosure, the Board shall determine the matter on a motion.

5.6. Where, after a determination of the motion referred to in Guideline 5.5 above, the Board makes an order determining that documents should be disclosed, the Board may order a stay of the Board's decision until such time as an appeal has been determined or the time for filing an appeal has expired.

6. HEARINGS - GENERAL

- 6.1. Where the Board determines that a hearing is mandatory or appropriate, the Board shall give Notice of Hearing.
- 6.2. The Board shall determine, in its absolute discretion, whether a hearing will be oral, electronic or written.
- 6.3. Notwithstanding format, all hearings are subject to Guideline 6.
- 6.4. Notice of Hearing shall be published as required with a brief description of the matter to be decided. The Board shall give notice to the Applicant and other parties as applicable.
- 6.5. The composition of the Board for the hearing shall be determined by the Chair in his/her discretion as:
 - a. A full Board, or
 - b. As a panel consisting of the Chairperson or Vice-Chairperson acting as chairperson of the panel, along with two other members of the Board.
- 6.6. At a hearing, the Board is not bound by the legal rules of evidence and may admit any evidence relevant to the issues to be determined, taking into account all of the circumstances.

6.7. Intervenor

- 6.7.1. Where the Attorney General ("AG") or the Consumer Advocate for Insurance ("CAI") wishes to intervene at a hearing related to auto insurance rates he/she shall notify the Board in writing within 10 days after the publication of the Notice of Hearing, or as soon as is practicable.
- 6.7.2. Any other interested person who seeks to intervene at a hearing shall file a request (Form 1) with the Board. The request shall be served on

the Board within 10 days after publication of the Notice of Hearing and shall provide:

- a. Identification of the specific issue upon which he/ she wishes to intervene;
 - b. the Intervenor's preference whether to appear at the hearing in person (applicable) or otherwise;
 - c. the name, mailing address, email address, fax number and telephone number of the proposed Intervenor or agent, and the preferred method for receiving information and documents.
- 6.7.3. Before determining whether to grant Intervenor status, other than to the AG or CAI, the Board will advise the parties and consider whether it is in the interests of justice that the Board grant Intervenor status in that particular case to the party requesting and, if granted, the extent of participation that will be allowed.
- 6.7.4. Any party may object to the participation of the proposed Intervenor, in whole or in part, with the exception of the AG or CAI, by way of a motion, prior to the Hearing.
- 6.7.5. The rights and obligations of an Intervenor, in the absence of an order to the contrary, may be:
- a. The Intervenor is entitled to attend the Hearing (if applicable);
 - b. The Intervenor may make representations, orally (if applicable) and/ or in writing, prior to or at the Hearing, to the extent permitted by the Board;
 - c. The Intervenor may submit Interrogatories to any other party, (see Guideline 6.8);
 - d. The Intervenor is required to respond to any Interrogatories submitted to it by another party or information requests from the Board;
 - e. The Intervenor is entitled to call witnesses, if applicable, and introduce evidence;
 - f. Witnesses called by the Intervenor will be subject to cross-examination by other parties;

- g. The Intervenor is entitled to submit motions, raise procedural issues and respond to motions and other issues raised by other parties; and
- h. The Intervenor is entitled to a copy of all evidence and written submissions filed with the Board in respect of the hearing.

6.7.6. An Intervenor's written submission should include:

- a. A list of any statements or other matters set out in the application that the Intervenor disputes and a brief explanation of the dispute;
- b. A statement of the facts the Intervenor suggests the Board should consider in its review;
- c. The outcome the Intervenor suggests is appropriate in the circumstances.

6.8. Interrogatories and information requests

- 6.8.1. Following Notice of Hearing, the parties to a hearing may request information from any other party within the time limit to be set by the Board in the Hearing Schedule.
- 6.8.2. Where a party requests additional information from another party, the request shall take the form of interrogatories in accordance with this Guideline.
- 6.8.3. Interrogatories shall be made in writing, served upon all parties to the hearing, and shall be consecutively numbered by the party making the request.
- 6.8.4. The responding party shall answer each interrogatory, maintaining the same numbering system used in the request.
- 6.8.5. The responding party shall serve the written responses upon all parties to the hearing within the time frames set by the Board in the Hearing Schedule.

- 6.8.6. A party who has been served with written interrogatories, and who disputes that it should be required to furnish the requested information for any reason, may file a motion with the Board to have certain interrogatories struck.
- 6.8.7. The Board will determine the motion with written reasons, which shall be furnished to all parties.
- 6.8.8. A party may file a motion with the Board requesting that the Board obtain information from non-parties. When the Board accepts the party's request, the Board will determine:
 - a. The extent of requested information to be delivered by the non-party;
 - b. The time lines for responses by the non-party;
 - c. The responsibility for the costs and expenses, if any, associated with the request.

6.9. Pre-Hearing conference

- 6.9.1. In addition to the documents before the Board at the time the Board gives Notice of the Hearing, the Board may require further written submissions and/or a pre-hearing conference.
- 6.9.2. A pre-hearing conference may be set at the Board's own initiative or upon the written request of any party.
- 6.9.3. At a pre-hearing conference, the Board may consider any issue it considers appropriate, including but not limited to the following, and the Board may make any order or direction it sees fit:
 - a. the establishment or amendment of a Hearing Schedule;
 - b. to admit certain facts or verify other facts;
 - c. to facilitate the transfer of documents between parties;
 - d. amending to the filing or other documentation;
 - e. disclosure;
 - f. witnesses and expert witnesses;
 - g. written reports;

- h. date, time and location of the hearing;
 - i. language of the hearing; and
 - j. any other purpose or matter that the Board considers may assist in the conduct and disposition of the proceedings.
- 6.9.4. Prior to the pre-hearing conference, or the hearing if there is no pre-hearing conference, at a date to be set by the Board, in the Hearing Schedule each party shall deliver to the Board and all parties the following:
 - a. notice of the party's agent, if applicable;
 - b. Written notice of each witness who will give evidence at the hearing, with a summary of the anticipated evidence to be given and the language in which each witness will give evidence;
 - c. A copy of an expert witness' report; and
 - d. For expert witnesses, a copy of the witness' CV or statement of credentials.

6.10. Exhibits

- 6.10.1. All documents presented to the Board for the purpose of a hearing shall be identified, initialed and dated by the Chair, the Board Secretary or a member of the panel designated by the Chair for that purpose.
- 6.10.2. A list of all exhibits will be kept by the Board Secretary, or other person designated by the Chair for that purpose.
- 6.10.3. Exhibits will be retained by the Board until the expiry of the appeal period or such longer period as the Board shall determine is appropriate.

7. ORAL HEARING

7.1. Recording

- 7.1.1. Unless ordered otherwise by the Chair, where a hearing is open to the public, the media and other interested persons may attend but are not permitted to record the hearing in any format.
- 7.1.2. The Board shall cause all oral and electronic hearings to be recorded. Subject to confidentiality considerations, any such recordings as well as Exhibits may be made available to any person on reasonable conditions for inspection and copying.
- 7.1.3. The proceedings shall be recorded and transcribed in the language of the hearing. The Board does not provide, unless the Chair otherwise orders, translation of transcripts of hearings. Any party may request a copy of the transcript, at his/ her own cost, directly from the Court Reporter who provided the transcription services.

7.2. Witnesses, general

- 7.2.1. Subject to limits that may be imposed by the Board or the Chair, parties may call any appropriate witnesses at an oral hearing that they deem appropriate.
- 7.2.2. If necessary to compel the attendance of a proposed necessary witness, a party may request that the Board consider issuing a summons to witness (FORM 2). The request must be in writing at least 21 days before the scheduled commencement of the hearing. The Board will issue a summons to witness only if satisfied that it is necessary in order to determine the issues on their merits or to achieve procedural fairness for the parties.
- 7.2.3. Any witness served with a Summons who has an objection to attending the hearing may seek to avoid appearing by filing a motion pursuant to Guideline 10.

- 7.2.4. Prior to the hearing, or the pre-hearing conference if applicable, each party shall identify to the Board in writing the party's language preference. Each witness is entitled to give evidence in the language of his or her choice, as identified to the Board.
- 7.2.5. The Board will determine the language of the hearing based on the balance of convenience for all parties, and the majority of witnesses. In the absence of an order to the contrary, the language of the hearing will be English.
- 7.2.6. Where any party has expressed a preference for an official language other than the language of the hearing, the Board will provide translation services for the hearing.
- 7.2.7. The Board will not require documents to be translated into both official languages and will not provide translation of such documents unless the Chair orders otherwise. Each party is entitled to obtain translation of documents of its own cost.
- 7.2.8. The Chair, in his/ her sole discretion shall determine the order in which witnesses are heard and shall, if he/she deems it necessary, limit the length of any testimony in direct or cross-examination.
- 7.2.9. Each witness shall identify himself/ herself for the record at the commencement of his/ her testimony.
- 7.2.10. The testimony of each witness shall be given under oath, or solemn affirmation.
- 7.2.11. The testimony of a witness shall be first directed by the party who brought the witness forward.
- 7.2.12. Unless ordered otherwise, a witness may be cross-examined by representatives of other parties at the hearing.
- 7.2.13. Following cross-examination, the witness may be re-examined by the party who brought the witness forward on new matters addressed in

cross examination that had not been previously addressed in direct examination.

7.2.14. Members of the panel shall be entitled to ask questions of any witnesses at any time during their testimony.

7.2.15. Except when permitted by the Chair, witnesses will not be questioned by other witnesses.

7.2.16. Once sworn, a witness shall not communicate with parties, agents or witnesses, except with leave of the Board, until her/ her evidence is complete.

7.2.17. The Chair, after such consultation with panel members as he/she may deem appropriate, shall rule on any objections or requests from participants in the hearing with respect to hearing procedure or the admissibility of evidence.

7.2.18. The Chair may limit any evidence or testimony that is irrelevant, repetitive or otherwise inappropriate.

7.2.19. The costs associated with the presentation of any evidence, including the calling of witnesses, shall be borne by the party introducing the evidence.

7.3. Expert witnesses

7.3.1. Each party intending to call a witness to give opinion evidence in respect of the issues before the Board shall serve the expert's written report upon the Board and all other parties, on the date set out in the Hearing Schedule or the pre-hearing conference.

7.4. General provisions applicable to oral hearings

- 7.4.1. Unless ordered otherwise by the Board or the Chair, an Intervenor may attend any oral hearing, either in person, or electronically, personally or through an agent.
- 7.4.2. In his/ her opening remarks at an oral hearing, the Chair shall identify the date, the parties, the matters to be considered during the hearing, members of the panel, particulars of the written submissions before the panel, the witnesses to be heard, and the appearances for all parties.
- 7.4.3. Prior to evidence being called, each party may present an oral opening statement outlining concisely the party's position in relation to the matters to be determined by the panel.
- 7.4.4. A party who wishes to introduce a document as an exhibit at an oral hearing shall provide twenty (20) legible copies of that document, or such other number of copies as the Chair directs
- 7.4.5. Any party or agent is entitled to raise any objections regarding the admissibility of *vive voce* or documentary evidence. The Chair shall rule on any objection following consultation and, if necessary, a vote by the panel members, if the Chair deems such action to be necessary to a fair hearing.
- 7.4.6. Following the presentation of evidence, all parties and Intervenors may make representations, orally or in writing as the Chair shall direct, summarizing their positions.
- 7.4.7. If a party fails to attend a hearing, the Board may:
 - a. Proceed in the party's absence;
 - b. Adjourn the hearing; or
 - c. Make any other order or direction the Board considers appropriate.
- 7.4.8. The Chair has the discretion to determine or vary the procedure at a hearing. The Chair may:

- a. Allow or require the introduction of exhibits at the hearing;
- b. Allow or require the *vive voce* evidence of witnesses;
- c. Accept the expertise of a witness in a particular field;
- d. Determine the admissibility of proposed evidence;
- e. Adjourn the hearing at the request of a party, or on the Chair's initiative;
- f. Proceed in the absence of a party who has had notice of the hearing;
- g. Make any other order or direction necessary for the orderly conduct of the proceeding in a just and timely manner.

8. ELECTRONIC HEARING

- 8.1. Except where ordered otherwise by the Chair, the procedure for electronic hearing shall be the same procedure as for oral hearings.
- 8.2. Parties and witnesses at an electronic hearing will communicate with each other and the Board via telephone, internet or video conference as the Chair directs.

9. WRITTEN HEARING

- 9.1. The evidence at a written hearing shall include the Applicant's filing, the written submissions of interested parties and Intervenors, any interrogatories and responses thereto, expert reports and any other documents the Chair accepts as being relevant to the issues to be determined.

- 9.2. Following the review of the documentary evidence and submissions of parties, the Board shall determine the issues in a written hearing in the same manner as provided for an oral hearing.

10. MOTIONS

- 10.1. The Chair or a panel of the Board may determine, on request, any interlocutory matter before, during or after a hearing, including but not limited to, amendments to documents, conduct of the proceedings, disclosure, witnesses, applications for Intervenor status, or any other matter.
- 10.2. Unless ordered otherwise, the request for relief or directions shall be made in a Notice of Motion (FORM 3) and shall set out a concise statement of facts, order sought, and the grounds for order.
- 10.3. The party bringing the motion shall file the Notice of Motion with the Board as soon as is practicable.
- 10.4. The Board will review the request sought in the motion and will determine whether a hearing is necessary for the determination of the issues raised by the motion. The Board, in its sole discretion, shall decide whether the matter may be determined with or without a hearing.
 - a. Where a hearing of the motion is determined to be appropriate, the Board will assign a convenient date and time for the determination of the motion. The particulars of the determination of the motion will be affixed upon the Notice of Motion and it will be returned to the moving party.
 - b. Where no hearing is necessary for the determination of the motion, the Board will note that the matter will be decided without a hearing and return the Notice of Motion to the moving party.
- 10.5. The moving party must then serve the Notice of Motion with particulars of the hearing or determination, upon all other interested parties within forty –eight (48) hours, or such other time period as the Board directs.
- 10.6. Any party who has been served with a Notice of Motion may reply in writing to the motion by filing and serving on all interested parties a

written response no later than two (2) days before the motion is to be heard or otherwise determined.

- 10.7. Oral evidence is not permitted on the hearing of a motion without leave of the Board.
- 10.8. In any case where the circumstances do not allow for the time frames set out in this Guideline, the timelines shall be amended as the Chair directs.

11. DISPOSITION

- 11.1. Following a hearing, the Board will deliberate *in camera*, unless the Chair directs otherwise, prior to delivering a decision or order.
- 11.2. Following deliberations, the Board will issue written reasons following every hearing.
- 11.3. A decision of the Board shall be delivered to the parties within sixty (60) days, or such other period of time as is practicable in the circumstances.
- 11.4. Notwithstanding these Guidelines, the Board may at any time without a hearing or notice, correct typographical errors, errors of calculation or similar errors made in any order or decision and deliver the corrected version to the parties.

IN THE MATTER of a rate filing application by

(insurer)

and a hearing to be held by the Board on

(date as found on Notice of Hearing)

FORM 1
REQUEST TO INTERVENE
(Rule 9)

A. PROPOSED INTERVENOR – INDIVIDUAL
(Complete only if the Proposed Intervenor is an individual)

<i>First Name</i>	<i>Last Name</i>

<i>Address</i>

<i>City, Province, Postal Code</i>

<i>Telephone (Daytime)</i>	<i>Cell Phone</i>

<i>Fax</i>	<i>Email</i>

How do you prefer to have documents sent to you? (check one) Mail
 Fax
 Email
 Agent
(see Section D)

B. PROPOSED INTERVENOR – ORGANIZATION
(Complete only if the Proposed Intervenor is an organization)

--

Full Name of Organization

--	--

First Name

Last Name

--

Address

--

City, Province, Postal Code

--	--

Telephone (Daytime)

Cell Phone

--	--

Fax

Email

How do you prefer to have documents sent to you? (check one)

- Mail
- Fax
- Email
- Agent (see Section D)

C. ISSUES (to be completed by All Proposed Intervenors)

Describe the issues you wish to address at this hearing and your position on each issue.
(Attach additional paper, if necessary).

What expertise, if any, do you have in the issues you wish to address.

What documents or other material do you plan to rely on to present your position?
(Attach additional sheet, if necessary).

What level of participation are you seeking, if applicable? (File written material, present to Board or both)

D. Do you intend to have a lawyer or other Agent act for you?

- Yes
- No

If yes, please give contact information:

--	--

First Name

Last Name

--

Organization

--

Address

--

City, Province, Postal Code

--	--

Telephone (Daytime)

Cell Phone

--	--

Fax

Email

How do you prefer to have documents sent to the representative? (Check one)

- Mail
- Fax
- Email

E. SIGNATURE

By signing, I declare that all statements herein are complete and accurate to the best of my knowledge.

Proposed Intervenor

Date

Agent, if applicable

Date

IN THE MATTER of a rate filing application by

(insurer)

and a hearing to be held by the Board on

(date as found on Notice of Hearing)

FORM 2
SUMMONS TO A WITNESS

IMPORTANT INFORMATION TO THE PARTY WISHING TO CALL A WITNESS

- *You must complete this form and submit it to the New Brunswick Insurance Board for signature before serving.*
- *This form must be fully completed and legible.*

TO:

YOU ARE HEREBY SUMMONED AND REQUIRED TO ATTEND A HEARING BEFORE THE
NEW BRUNSWICK INSURANCE BOARD ON

(date)

AT THE FOLLOWING ADDRESS:

OR AT THE FOLLOWING TELEPHONE NUMBER:

(if an Electronic Hearing)

The issues upon which you will be called on to testify are:

The documents you are to bring with you are:

NOTICE

- A copy of the Board's *Hearing Procedure Guidelines*, applicable to this hearing, can be obtained by contacting the Board Secretary at (506) 643-7710 or 1-866-876-9666.
- Once served with this Summons to a Witness, if you fail to appear, a warrant may be issued.
- The refusal to answer any proper question or produce the listed documents may result in a warrant and imprisonment.

CHAIR of the
NEW BRUNSWICK INSURANCE BOARD

Date

INQUIRES MAY BE DIRECTED to the party requesting this Summons:

Name

Address

City, Province, Postal Code

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Telephone (Daytime)

Cell Phone

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Fax

Email

IN THE MATTER of a rate filing application by

(insurer)

and a hearing to be held by the Board on

(date as found on Notice of Hearing)

FORM 3
NOTICE OF MOTION

Take notice that _____ will bring a motion before the **NEW**
(party)

BRUNSWICK INSURANCE BOARD on _____
(day) (month) (year)

at _____
(location)

FOR AN ORDER as follows:

The grounds for the Order sought are:

The documents and affidavits to be relied on in support of the Motion are:

NOTICE:

The New Brunswick Insurance Board's Hearing Procedure Guidelines applies to all proceedings before the Board. A copy can be obtained by contacting the Board Secretary at (506) 643-7710 or 866-876-9666.

Signature of Moving Party

Moving Party Name

Address

City, Province, Postal Code

<input type="text"/>	<input type="text"/>
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Telephone Number(s)

Fax

Email