



# SPEECH *from* the THRONE

## *First Session of the 55<sup>th</sup> Legislative Assembly of New Brunswick*



The Honourable  
Marilyn Trenholme Counsell  
Lieutenant-Governor

New  Nouveau  
**Brunswick**  
C A N A D A

July 29, 2003

## Speech from the Throne 2003

Mr. Speaker, and Honourable Members of the Legislative Assembly:

It is my honour and privilege to welcome you to the First Session of the 55th Legislative Assembly of the Province of New Brunswick.

On behalf of this Assembly, I welcome the Honourable Bernard Lord as Premier of New Brunswick. I also welcome the Leader of the Official Opposition, the leader of the New Democratic Party, our new Speaker, and recently elected Members of the Legislative Assembly.

On June 9, the people of New Brunswick chose which party they wanted to form their government. Your government accepts the mandate they have been given and the responsibility with which they have been entrusted.

At the same time, your government recognizes and respects the decision of the people of New Brunswick in this regard to elect a more balanced legislature, and seeks the collaboration of all Members of this Legislative Assembly in the conduct of the people's business. Your government pledges to work in a spirit of cooperation to make the Legislature work for New Brunswickers and asks all members of this House to do the same.

In the election, your government sought and received a second mandate for its policies and platform entitled *New Brunswick: Reaching Higher. Going Further*. This platform focuses on prosperity: Building Prosperity, Sharing Prosperity and Supporting Prosperity.

This session marks the beginning of implementation of your government's platform aimed at bringing greater prosperity to New Brunswickers through a range of legislative, policy and financial initiatives and actions.

Accordingly, this First Session of the 55th Legislative Assembly has been called at this time for two immediate purposes: to consider legislation that would lower automobile insurance rates for New Brunswick drivers retroactive to July 1st and to establish various legislative committees.

Building on initiatives already undertaken and in place to ensure more affordable, fair, and accessible automobile insurance for New Brunswickers, a new Bill to amend the *Insurance Act* will be introduced.

The proposed Bill will require all insurance companies doing business in New Brunswick to file new automobile insurance rates by August 15, 2003 and to justify these rates before the Public Utilities Board. Those companies which do not file new rates by this date will be deemed to have filed rates that are 20 per cent less than the rates they charged prior to July 1, 2003.

The proposed Bill will also require all insurance companies to refund excess premiums paid to eligible consumers, based on the new lower rates, within 45 days of their new rate being approved by the Public Utilities Board.

To ensure that consumers benefit quickly from these rate changes, companies will be entitled to charge the new proposed lower rates pending the hearing of their application by the Public Utilities Board. Provisions will also be included to reinforce the need for timely decision-making by the Public Utilities Board to approve new lower rates for consumers.

The Bill will freeze these new lower rates for a period of one year from July 1, 2003 to ensure consumers benefit from greater rate stability.

The Bill will set additional rules requiring insurance companies to live up to their obligations to consumers with appropriate penalties and fines should they fail to do so.

Given the importance of this legislation to New Brunswickers, this House will be asked to facilitate a speedy consideration of this matter in order to ensure New Brunswickers can receive the benefits of lower automobile insurance rates quickly and efficiently as set out in the Bill. Your government has already offered to work cooperatively with the Opposition members of the Legislature to ensure this may be accomplished on behalf of New Brunswickers.

Strengthening the role of Legislative Committees is a key commitment of the government's platform.

A Special Committee of the Legislative Assembly on Wood Supply will be struck to examine opportunities and strategies arising from the Jaakko Pöyry Report to increase the available wood supply in New Brunswick, as well as to address other related issues facing the forestry industry.

This committee will seek out opinions and knowledge concerning the forestry industry and will advise the Minister of Natural Resources and this Assembly as to the options for the maintenance, sustainability and development of this most important industry for the people of New Brunswick.

To reflect the importance your government attaches to providing quality health care and quality education to New Brunswickers, approval will be sought from the Legislative Assembly to designate the current Select Committees on Health Care and Education full standing committees with comprehensive mandates.

Your government will also provide details on additional policy and program matters of importance to the people of New Brunswick.

May divine providence guide you in your deliberations. Thank you.