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Greg Somerville
President and Chief Executive Officer
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2206 Eglinton Avenue East
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January 29, 2016

Dear Mr. Somerville,

We are writing today in regards to your recent announcement that Aviva is developing a new insurance product for sale to unlicensed taxi companies such as UberX. Intact made similar announcements in June 2015 and September 2015, coincidentally just ahead of Toronto Council votes regarding Uber, although Intact has yet to roll out any such product.

We in the legal, regulated taxi industry are perplexed as to how it is possible for any Ontario insurance company to insure an illegal activity, such as UberX. In fact, one of our city councillors has written Finance Minister Charles Sousa to inquire as to how his ministry could approve an insurance product for an activity which violates the Highway Traffic Act.

Be that as it may, what we find particularly noteworthy is the fact that first Intact and now Aviva have made such announcements before any product is actually available, but just in time to confuse politicians who are called upon to vote on these issues.

For this reason, the Toronto Taxi Alliance (TTA) and the Canadian Taxicab Association (CTA) are writing you today to ask for Aviva's co-operation on the following items:

- 1) That Aviva agree not to "re-announce" any non-existing products or endorsements, but wait until such a product is fully developed, approved by the

province of Ontario and available to commercial drivers for purchase. This includes resisting the announcement of “intentions” to develop such a product or “agreements to work together” on developing such a product which might be available one day in the future.

2) That Aviva agree to release the number of such endorsements actually sold. As we have been informed by a number of insurance professionals, the fact that a commercial endorsement (for example, the OPCF 6A) is *AVAILABLE* does not mean any UberX drivers will purchase it.

We are very concerned that an Aviva announcement that “an approved product exists and is available for purchase” will be misconstrued by politicians to mean “20,000 illegal UberX drivers are now insured.”

As we both know, the fact that a product is available does not mean that thousands of UberX drivers are going to announce that they picking up paying passengers, and purchase Aviva insurance with the new endorsement.

More likely, they will continue to do what they are doing now: carry only a personal policy and refrain from notifying their insurance company they are carrying passengers for compensation. Release of information on the actual number of endorsements purchased will give politicians more accurate information on which to base their debates and decisions

3) That when this new hybrid endorsement is actually available, Aviva make it available to licensed, regulated taxi drivers who meet the same conditions being set out for UberX drivers.

I trust you will agree that everyone – consumers, service providers, elected officials and the insurance industry itself – will be well and fairly served with the release of the above information.

We appreciate your attention to this matter. Please do not hesitate to contact either of us if you have any questions.

Yours very truly,

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