

Meeting Note
Department of Digital Government and Service NL
Ambassador of the Kingdom of Belgium
Friday, September 27, 2024
10:00 – 10:30 A.M.

Location: Executive Boardroom, Department of Finance

Attendees:

His Excellency Patrick Guido M. Van Gheel, Ambassador of the Kingdom of Belgium

Sean Dutton, Deputy Minister; Thomas Duggan, Director of Policy, Strategic Planning and French Services

Purpose of Meeting:

- His Excellency, Ambassador Patrick Guido M. Van Gheel (see Annex A), would like to discuss the promotion of the French language, and cultural, educational, and political cooperation among French-speaking countries.

Background:

- The Ambassador serves as coordinator of the Groupe des ambassadeurs et des ambassadrices francophones d'Ottawa (GAF). This organization was created in July 2009 to bring together the heads of diplomatic missions of fifty delegations based in Ottawa. The GAF works to promote the French language, and the values and principles of the Francophonie.
- French is the third most widely used business language in the world, with approximately 321 million French-speakers globally. French is the first language for nearly 8 million Canadians, including 1.5 million outside of Quebec. The Francophone economy in Canada makes up roughly 20% of GDP, generating over \$130 billion in economic benefits outside of Quebec.
- Canada and Belgium work together through international organizations such as the Organisation internationale de la Francophonie (OIF), sometimes referred to as La Francophonie. The OIF is a group of 88 states and member governments and observers that share French as a common language, as well as values in common. It is an important player in international relations that represents 1 billion people on five continents.
- Canada and Belgium have a strong economic relationship. In 2023, due to a provisional application of the Canada – European Union Comprehensive Economic Trade Agreement (CETA), bilateral merchandise trade between Canada and Belgium increased by 76 per cent, compared to the pre-CETA period in 2016.
- There is an existing exchange program between Belgium and Francophone and Acadian community of Atlantic Canada entitled the Program of Cooperation between the Société nationale de l'Acadie and the Communauté Wallonie-Bruxelles. Exchanges focus on youth, post-secondary education, arts, culture, and training. While there is no direct involvement through the NL school districts the Program of Cooperation directs their educational bursaries towards French teachers in Atlantic Canada to study for four weeks at the Free University of Brussels for professional development in French education.

- The Government of Newfoundland and Labrador provides funding for a pilgrimage to France and Belgium, inviting veterans and youth to visit WWI battlefields, especially in memory of those who served in the Royal Newfoundland Regiment. The pilgrimage takes place on July 1st to commemorate the Battle of Beaumont-Hamel. Some Belgian locations visited during the pilgrimage are:
 - the caribou monument in Kortrijk (Courtrai),
 - the Tommy Ricketts Memorial at the d'Hondt farm in Drie Masten
 - the Menin Gate Last Post ceremony in Ieper (Ypres).
- Between 2021 and 2023, 11 Belgian students were enrolled in MUN: four undergraduate and seven graduate students.
- Ambassador Van Gheel presented on the importance of La Francophonie to the Ministers' Council on the Canadian Francophonie in Vancouver, July 2023. Minister Sarah Stoodley, Minister Responsible for Francophone Affairs, attended his presentation virtually.
- On November 23, 2023, Ambassador Van Gheel emailed Minister Stoodley regarding a new contest that GAF is sponsoring, with prizes awarded to Canadian organizations that help promote the Francophonie on the international stage. He may provide an update on this initiative, however DGSNL is unaware of any NL groups who applied.

Francophone Community of Newfoundland and Labrador

- Newfoundland and Labrador is home to approximately 5,510 Francophones who are concentrated in three areas of the province: St. John's and surrounding area, the Port au Port Peninsula and Western Labrador. There are two growing communities in Happy Valley-Goose Bay and Corner Brook.
- The provincial Francophone school board (Conseil scolaire francophone provincial de Terre-Neuve et du Labrador) operates six French first-language schools with approximately 350 students.
- The main community spokesperson is the Fédération des francophones de Terre-Neuve et du Labrador (FFTNL). Member organizations include regional associations and sector focussed groups such as Horizon TNL (Francophone economic development, employability, entrepreneurship, and tourism), networks for health, immigration, culture, youth, and justice as well as settlement services (COMPAS).
- Key files for the community include K-12 education, immigration, health care and access to French first language post-secondary education programming.

GNL support to the Francophone community

- Since 1993, the Government of Newfoundland and Labrador has signed several successive cost-shared funding agreements with the Government of Canada to facilitate the provision of services in French for the benefit of the Francophone community. The Government of Newfoundland and Labrador recently signed a new 50-50 cost-shared five-year agreement worth \$15,467,818 over the five years, a significant increase over previous agreements.
- The Office of French Services (OFS) is currently reviewing the first round of applications received under a new funding program made possible by this increase in federal funding.

It is anticipated that the total value of this round will be \$443,039 which includes federal funding, existing provincial sources, and other sources.

- OFS provides translation, linguistic support services and community liaison services to provincial government departments. OFS provides support to the Minister Responsible for Francophone Affairs.
- OFS' Liaison Officer meets with Francophone community groups throughout the year to discuss initiatives related to health, education, justice, immigration, seniors, arts and culture, youth, and childcare.
- The French Languages Services Policy (2015) facilitates a more coordinated approach to French service delivery within government.
- During the 2023-24 fiscal year, OFS, in partnership with divisions of Digital Government and Service NL (DGSNL), increased access to the following information and services in French:
 - The translation of the Newfoundland and Labrador Driver's Handbook (design in progress)
 - Linguistic support continued to Vital Statistics and Motor Registration Division to provide service in French. OFS continued to provide French versions of a number of Vital Statistics forms and updates to existing translated forms.
 - Partnership continued with Education and DGSNL to translate information related to back-to-school safety, bussing, and road safety, including several tweets.
- Other provincial departments provide funding and other support directly to the Francophone community. In 2023-24, over \$320,000 was provided to the Francophone community to support settlement services for newcomers, cultural events, seniors programming, community gardens among other initiatives.
- The promotion of programs such as Canada's Francophone Mobility Program, emphasizes job opportunities for Francophones, which will aid in the retention of Francophone residents.
- FFTNL supported 299 new Francophone clients across all settlement activities and initiatives in the 2023-24 fiscal year, through IPGS funding.
- Provincial government funding to the FFTNL provides settlement and integration services to newcomers, including case management for settlement needs, and organized activities to encourage intercultural connections and friendship among Francophone residents. Some activities offered by FFTNL in the 2023-24 fiscal year include:
 - French movie screenings
 - Community outings (Lester's Farm, St. John's Rogues (Basketball) game)
 - Creative Workshops (How to make your own lip balm, painting)
 - Information sessions (How to prepare a Cover Letter/ CV)
 - Special events (International Women's Day, International Francophone Day)
 - Conversation Cafés

Other Partnerships

- The Government of Newfoundland and Labrador has a Health Care agreement with Saint-Pierre and Miquelon to support their health care needs. This agreement contributes to an overall French presence and appreciation for Francophone health care needs.
- The Government of Newfoundland and Labrador also has a co-operation agreement with Quebec that emphasizes French education, culture, communications, tourism, immigration, and economic development within Francophone communities.
- The Government of Newfoundland and Labrador is preparing to enter into a reciprocal driver's licence agreement with Belgium, the third such agreement with a Francophone country.
- Newfoundland and Labrador is a member of the Agreement Between the Government of Canada and the Government of the Republic of France Relating to the Development of Regional Cooperation Between the Canadian Atlantic provinces and the French Territorial Collectivity of Saint-Pierre and Miquelon.

Potential Speaking Points:

- Thank you for taking the time to meet with us today. It is a pleasure to meet with you and discuss the ways in which our province, Canada, and Belgium can better promote the French language, culture, education, and political cooperation amongst French-speaking countries.
- The Government of Newfoundland and Labrador will continue to work with our Francophone community groups to promote French culture and language and offer services in French where resources are available.
- The Government of Newfoundland and Labrador looks forward to signing a reciprocal driver's licence agreement with Belgium. This demonstrates the willingness between our two jurisdictions to facilitate the movement of business and people across borders. This will be our third such agreement with a Francophone country. The Francophone community of Newfoundland and Labrador has expressed its support for this agreement looks forward to future agreements with other Francophone countries.

Prepared/ Approved by: R. Blundon with N. Matthews/J. Prowse/T. Duggan

Date: September 25, 2024

Annex A

Biography of Patrick Van Gheel

Biography



Patrick Van Gheel

Ambassador of Belgium to Canada

Professional background

- February 2023: Coordinator of the Group of French-speaking Ambassadors in Ottawa
- August 2021: Ambassador of Belgium to Canada
- August 2018 – August 2021: Director, EU Trade Policy, and World Trade Organization in the Federal Public Service (FPS) Foreign Affairs, Foreign Trade and Development Cooperation Branch, full member for Belgium on the EU Trade Policy Committee
- August 2015 – July 2018: Ambassador of Belgium to Cuba, the Dominican Republic and Haiti, based in Havana
- August 2012 – July 2015: Director, EU Trade Policy and the World Trade Organization in the FPS Foreign Affairs, Foreign Trade and Development Cooperation Branch, deputy full member for Belgium on the EU Trade Policy Committee
- August 2008 – August 2012: Counsellor in the Economic Section of the Belgium's Permanent Representation to the United Nations and the World Trade Organization in Geneva
- November 2004 – July 2008: First Secretary in Belgium's Permanent Representation to the OECD in Paris
- October 2003 – October 2004: Diplomatic advisor to the Minister of the Interior
- October 2000 – September 2003: Attaché in Belgium's Permanent Representation to the European Union in Brussels
- February 1999 – August 1999: Attaché at the Belgian Embassy in Ottawa
- October 1998: Start of diplomatic career

Education

- Master's degree in law

Meeting Note
Department of Digital Government and Service NL (DGSNL)
Insurance Bureau of Canada (IBC)
September 11, 2024, 10:00 am
Minister's Boardroom

Attendees:

DGSNL: Honourable Elvis Loveless, Minister of Digital Government and Service NL; Paul Baldwin, Executive Assistant; Sean Dutton, DM; Scott Jones, ADM

IBC: Amanda Dean, Vice President, Ontario and Atlantic; Steve Hiscock, Manager of Government & Stakeholder Relations; Natalie Higgins, Vice President Corporate Affairs and Communications, Intact; and Diana Vardy, Business Development Director, Atlantic Region, Sales and Distribution, Travelers

Purpose of Meeting:

- The Insurance Bureau of Canada has requested a meeting with the Minister to discuss the potential 2025 auto insurance review and any insurance-related items the Minister would like to discuss, including feedback from consumers.

Background:

- IBC is the national industry association representing Canada's private home, auto, and business insurers. Its member companies represent the majority of the Canadian property and casualty (P&C) insurance market. IBC engages in research, communications, and policy advocacy on behalf of the insurance industry.
- Amanda Dean wrote the Minister on August 8, 2024 to congratulate him on his appointment and to indicate a desire to discuss their upcoming "InsurEconomy" report for Newfoundland and Labrador, which will break down IBC's analysis of the direct and indirect effects of the property and casualty insurance industry in the provinces they conduct business. Reports for Canada, AB, ON, QC, NB and NS are currently online. The report for Newfoundland and Labrador is expected in the near future and so is not on the agenda for this meeting.
- In advance of receiving the report, IBC has shared a summary of the taxes paid by P&C insurers to the province in 2022 (the most recent year for complete tax information), which would form a part of the above noted report. The document estimates tax revenues of 155 million for 2022.
- On April 5, 2024, DGSNL wrote to Amanda Dean regarding providing an option to allow insurance adjusters, agents and brokers to be issued a licence for two-year terms, instead of one-year terms. IBC noted that they had no concerns with this approach.
- Ahead of the National Summit on Auto Theft organized by the federal government in February 2024, IBC shared a report with the former Minister on the relationship between auto theft and insurance premiums in Newfoundland and Labrador. According to their estimate based on industry data from 2022, 1.2 per cent of the average insurance premium in Newfoundland and Labrador can be attributed to auto theft.

- On May 27, 2024, IBC forwarded information to DGSNL about its 'Community Assistance Mobile Pavilion' (CAMP). Through this program, IBC coordinates industry-level response to large-scale disasters such as wildfires, floods, and other events requiring mass evacuation. IBC states insurance claims resulting from severe weather have more than quadrupled in the last 15 years, with insurers in Canada now paying out over \$2 billion annually in climate related losses.
- IBC met with then-Minister Stoodley on May 31, 2024, with Amanda Dean, Steve Hiscock and Natalie Higgins present. Similarly, they were interested in discussing the potential 2025 auto insurance review and any insurance-related matters that the Minister wished to discuss. The Minister advised that analysis was ongoing and a decision about an auto insurance review has not been made.
- Motor Registration Division, with support from the Office of the Chief Information Officer and IBC and funding from Transport Canada, developed the Insurance Validation Project (IVP), which received a regional Service Award for Innovative Use of Technology from the American Association of Motor Vehicle Administrators (AAMVA).

Agenda item #1 (Auto Insurance Review)

- IBC would like to discuss the potential 2025 auto insurance review.

Analysis

- Under section 64 of the **Automobile Insurance Act**, the Minister shall, every 5 years, consider whether a review of this Act and the regulations and other matters related to automobile insurance is necessary, and if it is, issue terms of reference to the Board of Commissioners of Public Utilities (PUB) to conduct the review. This decision is due by January 1, 2025.
- The report resulting from the PUB's last automobile insurance review was issued in January 2019. All insurance related actions resulting from the report have been implemented, except for the Diagnostic and Treatment Protocols (Protocols), which will become effective December 2, 2024.
- IBC has indicated support for the implementation of the Protocols and participated in the consultations that assisted with the development of the Protocols. Over the past few weeks, IBC has been developing standardized forms and preparing education and training sessions for health care professionals offering treatments under the Protocol. They similarly assisted with the implementation of protocols in Nova Scotia. Those sessions are to be delivered in the coming weeks.

Potential Speaking Points

- The Diagnostic and Treatment Protocols under the **Automobile Insurance Act** will become effective December 2, 2024. The support and collaboration of the IBC in preparing and implementing the Protocol is greatly appreciated.
- Analysis is ongoing and a decision respecting an automobile insurance review has not yet been made. Should a decision be made to complete a review, we would welcome your submission.

Proposed Actions

- None.

Agenda item #2 (Consumer Feedback)

- IBC would like to discuss any feedback related to auto insurance the Minister has received from consumers.

Analysis

- Several residents have reached out regarding the high cost of insurance in Newfoundland and Labrador. They have expressed frustration with premiums increasing despite having made no claims, as well as the high cost of premiums compared to other provinces. In a letter to the IBC, dated April 30, 2024, the Minister referenced annual reports from the PUB indicated significant profits for the automobile industry in recent years and that the Minister was interested in exploring opportunities to reduce insurance costs for Newfoundland and Labrador drivers.
- In response, IBC shared a briefing note with the Minister highlighting automobile system costs pressures in the Newfoundland and Labrador auto insurance industry. These pressures include market concentration, increased spending on auto parts and vehicle repairs, a high frequency and cost of bodily injury claims, and unpredictability of costs to insurers within the Newfoundland and Labrador market.

Potential Speaking Points

- We will ensure consumer feedback is considered when the time comes for a review of the **Automobile Insurance Act**.
- Data from the PUB indicates significant automobile insurance industry profits over the past few years. I am interested in exploring opportunities to reduce the cost of insurance for drivers in Newfoundland and Labrador and would welcome any ideas on how the insurance industry may be able to help alleviate the financial pressures posed to residents by cost-of-living increases.

Proposed Actions

- None.

Prepared/Approved by: T. Duggan with J. Crummey / S. Jones / S. Dutton
September 10, 2024