



The Consumer Voice

VOL. I ISSUE I

MARCH/APRIL/MAY 2014

CONSUMER EDUCATION 101

- You have a right to know what your roaming charges will be; speak with your mobile service provider before traveling abroad.
- Never sign a contract that you do not fully understand.
- Never agree to rent without a lease agreement.
- Familiarize yourself with the roles of entities that have a consumer protection

function:

- Consumer Welfare Unit - Ministry of Labour & National Insurance
- Prices Commission
- Consumer Protection Commission
- Utilities Regulation & Competition Authority
- Data Protection Commission
- Bahamas Bar Association
- Insurance Commission of The Bahamas
- Securities Commission of The Bahamas
- Bahamas Insurance Brokers Association

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REMARKS BY THE MINISTER OF LABOUR AND NATIONAL INSURANCE

THE HON. D. SHANE GIBSON, MP, JP

THIS year, the Ministry of Labour and National Insurance is observing Consumer Education Month during the month of March, which will include joining with other members of the United Nations around the world, to mark 15 March 2014 as World Consumer Rights Day under the theme "Fix Our Phone Rights! Justice for Mobile Consumers."

Consumer rights was first addressed in a significant manner, by President John F. Kennedy in his speech to Congress on 15 March 1962, in which he outlined the right of the consumer to safety, to be informed, to choose and to be heard. As products and producers multiply exponentially around the world every day, and as information and advertising are so readily accessible, it is incumbent upon governments to ensure that consumers are protected from elements in our society, globally and otherwise, that are injurious, destructive and risky. The international theme for WCRD 2014 is particularly timely, as the Government of The Bahamas has recently successfully negoti-

ated the return of the majority shares in BTC, to and on behalf of the Bahamian people.

As the Minister responsible for consumer protection, I am pleased to announce that the Consumer Welfare Unit has embarked upon a sustained, long-term consumer education initiative, which will extend beyond the month of March, throughout this year and foreseeably into the future.

Consumer Welfare, despite the common misconception, is much bigger than the enforcement of Price and Rent Control regulations. It is all encompassing, affecting and impacting society as a whole and is inclusive of both goods and services. To be adequately and effectively addressed, it requires a multifaceted, multi-ministerial approach, which we will all seek to achieve moving forward. The Ministry and the Consumer Welfare Unit, therefore, will be seeking to forge new partnerships with the Ministry of Transport, Royal Bahamas Police Force, the Road Traffic Department, the local insurance industry and other key stakeholders to protect our consumers, particularly during this challenging period in our economy.

The large number of consumer officers: eleven in New Providence, ten in Grand Bahama and the strategic placement of at least one officer on each major Family Island inclusive of Abaco, Eleuthera, Andros, Cat Island, Acklins, Bimini, Exuma, Long Island and Inagua, and the now heightened visibility of these officers, underscore the Government's mandate and commitment to assist and protect our citizenry. Indeed it is a recognized truism that a country's development is not measured by the way its affluent citizens live, but much more importantly by how it cares for its indigent, widows, orphans, and its elderly.

The work of our Unit will be supported by the Prices Commission and the Consumer Protection Commission, which will be staffed with its own secretariat to which the public will have immediate access. Further, I invite you to avail yourselves of pertinent information in our quarterly newspaper supplement, 'The Consumer Voice.'

As I conclude, I wish to commend the hardworking and dedicated staff of the Consumer Welfare Unit in New Providence, as well as our Consumer Officers throughout our Family

Islands, for their continued vigilance and renewed commitment to safeguarding and protecting the consumer interest throughout The Bahamas.

**THE HON. D. SHANE GIBSON,
M.P. JP
MINISTER OF LABOUR &
NATIONAL INSURANCE**



SHANE GIBSON

GN-1632



PROCLAMATION

WHEREAS, March 15th is recognized internationally as World Consumer Rights Day, and is this year being celebrated under the theme, "Fix Our Phone Rights! Justice for Mobile Consumers";

AND WHEREAS, the United Nations Guidelines for Consumer Protection (as expanded in 1999) recognize and delineate seven (7) basic consumer rights, namely: the protection of consumers from hazards to their health and safety, the promotion and protection of the economic interests of consumers, access of consumers to adequate information to enable them to make informed choices according to individual wishes and needs, consumer education, including education on the environmental, social and economic impacts of consumer choice, availability of effective consumer redress, freedom to form consumer and other relevant groups or organizations and the opportunity of such organizations to present their views in decision-making processes affecting them, and the promotion of sustainable consumption patterns;

AND WHEREAS, it is considered that the best way to protect Bahamian consumers is to educate them as to what their rights are under existing consumer protection legislation, ignorance being the greatest threat to an educated, better informed consumer;

AND WHEREAS, the Consumer Welfare Unit of the Ministry of Labour and National Insurance has embarked upon a sustained effort, in partnership with various stakeholders, to promote a greater awareness of the rights and responsibilities of local consumers, through a long term consumer education campaign;

NOW, THEREFORE, I, Perry G. Christie, Prime Minister of the Commonwealth of The Bahamas, do hereby proclaim the month of March 2014 as "CONSUMER EDUCATION MONTH".

IN WITNESS WHEREOF, I have hereunto set my Hand and Seal this 18th day of February, 2014.


**PERRY G. CHRISTIE
PRIME MINISTER**

PERMANENT SECRETARY'S REMARKS FOR CONSUMER EDUCATION MONTH

IT IS indeed commendable that Prime Minister, the Right Honourable Perry Gladstone Christie, has declared the month of March 2014 'Consumer Education Month.' This month's celebration is also in keeping with international celebrations commemorating World Consumer Rights Day on the 15th of March under the theme "Fix Our Phone Rights! Justice for Mobile Consumers."

To mark this special occasion, the Consumer Welfare Unit of the Ministry of Labour & National Insurance, will hold a series of informative and educational activities during the course of this month, which will include a church service, an exciting exhibition at the Mall at Marathon, as well as school visits throughout The Bahamas including the islands of New Providence, Grand Bahama, Bimini, Abaco, North Andros, Eleuthera, Exuma, Cat Island and Acklins.

I take this opportunity to publicly commend the Consumer Welfare Unit on the successful re-launch of 'The Consumer voice,' a publication of the Ministry of Labour and National Insurance, geared to educating consumers on their rights as consumers.

The Consumer Welfare Unit continues to safeguard consumers while recognizing that an integral component of consumer protection revolves around ensuring that consumers are indeed knowledgeable



MARCO ROLLE

and aware of the mechanisms in place to protect them.

I wish to encourage consumers in New Providence to continue to visit the offices of the Consumer Welfare Unit, presently located in the National Insurance building on Wulf Road, or to telephone them at the numbers 356-9391/4. Consumers in the

Family Islands may contact Consumer Officers in their respective islands on Grand Bahama, Abaco, Eleuthera, Andros, Cat Island, Acklins, Bimini, Exuma, Long Island and Inagua.

Additionally, the Government of The Bahamas has multiple Boards in place to assist with its consumer protection mandate. These include the Prices Commission and most recently, the Consumer Protection Commission.

I, therefore, extend best wishes to all consumers and Consumer Officers throughout The Bahamas, during this 'Consumer Education Month.'

**MARCO ROLLE
ACTING PERMANENT SECRETARY
MINISTRY OF LABOUR AND NATIONAL INSURANCE**

PROTECTING the RIGHTS of CONSUMERS

By definition “a consumer is a person or thing that consumes; specifically, one who buys goods or services for his own needs and not for resale.” (Collins Pocket English Dictionary 1984)

It is generally accepted and proven that consumers are susceptible and challenged by the vagaries of market forces and therefore possess very little economic power to influence change to better their conditions.

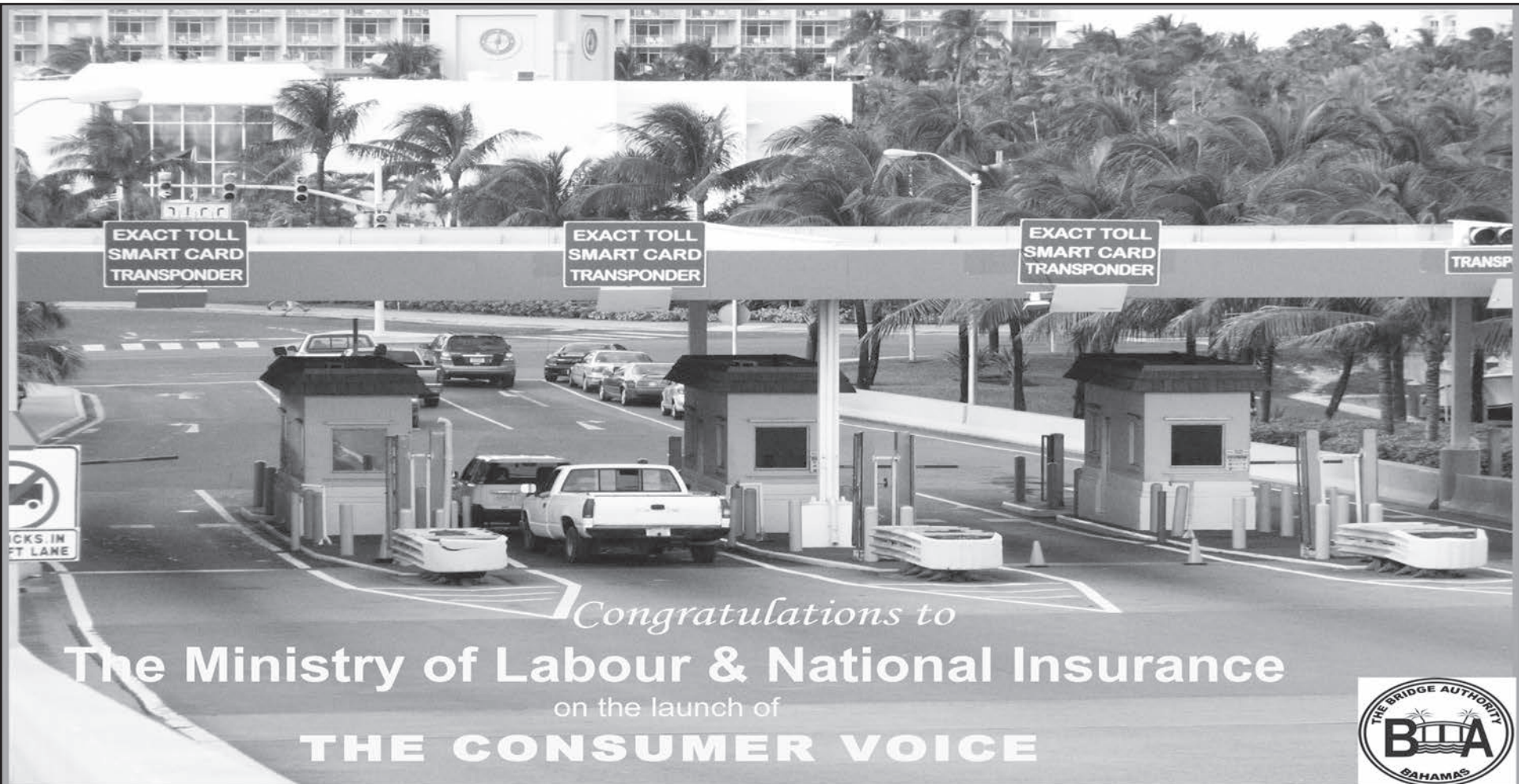
Consumers need protection from hazards to their health and safety, and also they need to have access to adequate information to enable them to make informed reasonable choices according to their separate needs and wishes. Most importantly, consumers need to be provided with a system that adequately provides effective consumer redress whenever they are aggrieved by merchants and

or service providers.

Governments exercise the responsibility to develop and maintain policies aimed at protecting consumers. Usually such policies are administered in conjunction with recognized international standards and universal agreements.

With the enactment of The Price Control Act of 1971, The Government of The Bahamas created an agency with responsibility for consumer protection. By the enactment of this legislation, the government sought to provide consumers with some degree of relief from high prices, by imposing price control on certain categories of goods which were deemed essential for daily sustenance.

The Price Control Act placed specific mark-ups on the price of con-
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The Ministry of Labour & National Insurance

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THE CONSUMER VOICE





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PROTECTING THE RIGHTS OF CONSUMERS

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controlled goods at the wholesale and retail level, and prescribed stiff and stringent penalties for infractions. The Act also created a Prices Commission whose function is to advise and assist the Minister on matters relating to the control of prices of goods and services in The Bahamas and otherwise in relation to the exercise of his functions under the Act.

The Inspectorate Division of the Consumer Welfare Unit of The Minister of Labour and National Insurance enforces the Price Control Act and Regulations and serves as agents to the Prices Commission. Consumer Officers of this Division conduct daily inspections of the market place to ensure that the Act and Regulations are not being violated. Additionally, the Division responds to complaints, regardless of the nature and serves as referee in attempting to bring resolution to disputes through use of moral suasion. However, consumers have the right to pursue any unresolved issues in a court of law.

Consumer officers are stationed in New Providence, Grand Bahama, Abaco, Acklins Andros, Bimini, Cat Island, Eleuthera and, Exuma.

Price inspectors, acting under the authority of the minister responsible for

price control, are empowered to enter into any premises at any reasonable time to conduct inspection of goods offered for sale or stored, and where services are provided or made available to members of the public in cases where such goods or services are under price control.

Price control has been a prominent feature in consumer protection in The Bahamas for decades. However, its primary focus has been the policing of breadbasket items where there is a maximum percentage mark-up placed on those breadbasket items at the wholesale and retail levels. This particular policy regulation and legislation has been debated for decades and those in opposition to the continuance of price control maintain that it hurts the very same consumers that it is intended to help.

In fact, the proponents for the abolition of price control do not see the need for government involvement in the market place whatsoever, believing that market forces through competition will steer prices and afford benefits to the consumer accordingly. Those who favour price control maintain that it is critical to consumer protection.

Moving forward, it will be necessary to expand the mandate of the Consumer Affairs Unit of The Ministry of Labour and National Insurance to effectively address every aspect of economic activity that affects consumer spending. Professional services such as medical and hospitalization, banking and finance, insurance,

real estate, automobile sales and repair services, funeral and burial services are critical and affect consumers daily consuming large portions of their limited incomes wages and salaries. The noted areas will be sustainably addressed in the expanded mandate as they affect consumer spending.

In the meantime, to meet the expanding challenges, a consumer education programme will be developed where applicable with reciprocal dialogue between consumer advocacy groups and merchants, and other providers of goods and services.

The focus of consumer education will be directed towards the development and maintenance of standards for goods and services ensuring that goods meet reasonable demands and are safe, durable and reliable. Consumers should be provided with sufficient information to enable them to make fair and reasonable choices and they should be protected from one-sided contracts which provide no recourse to the consumer while protecting providers from any liability for their actions.

In 2006, the Government expanded the protection afforded consumers with the passage of The Consumer Protection Act by Parliament. This new Act makes provisions for the greater protection of consumers and requires merchants and service providers to be more accountable and ensure that in their dealing with consumers, value is received for the goods and services provided.

The Act established a Consumer Protection Commission, which was reappointed on July 1, 2013, whose primary function is to provide consumers with an avenue of easy redress to their complaints against unfair business practices of merchants and service providers.

Additionally, the commission's role is to provide consumers an avenue of redress as regards:

- Substandard / faulty goods;
- Misleading or deceptive conduct;
- False advertising;
- Unsatisfactory services
- Unfair contract terms;
- Product liability;
- Products and consumer safety

Consumers need to educate themselves and recognise when their rights are being compromised. Should consumers' attempts to resolve a complaint with the providers of a good or service fail, the Consumer Protection Commission may be approached to assist with a resolution.

By enforcing these Acts and the Regulations and through some degree of moral suasion, the Government of The Bahamas will continue in its resolve to provide maximum protection for consumers and concurrently seek to promote and maintain an economic market that adheres to established international standards and sustainable practices where business and other enterprises can thrive successfully.



The National Prescription Drug Plan ANNOUNCES COVERAGE OF MORE CHRONIC CONDITIONS

As of March 2012,
for all eligible persons, the
National Prescription Drug
Plan will provide access,
FREE OF CHARGE
to medications used in the
treatment of the following
chronic diseases:

- >> **Benign Prostate Hypertrophy (BPH)**
- >> **Epilepsy**
- >> **Sickle Cell Anemia**
- >> **Thyroid Disease**

Additionally,

- **Ischaemic Heart Disease** has been expanded to Ischaemic Disease to include medications used to prevent recurrences of stroke, a life-threatening condition.
- **Major depression and Psychosis** are now combined under the diagnosis of Psychiatric Illness. This will allow eligible patients suffering from any psychiatric disorder access to the medications covered under the Drug Plan Formulary.

Following is the complete list of chronic medical conditions that will be covered by NPDP, as of **March 2012**:

Asthma
Arthritis
Benign Prostate Hypertrophy (BPH)
Breast Cancer
Diabetes
Epilepsy
Glaucoma

High Cholesterol
Hypertension
Ischaemic Disease
(including Heart Disease & Stroke)
Prostate Cancer
Psychiatric Illness
Sickle Cell Anemia
Thyroid Disease

"Your National Insurance At Work For You"

For details of the new benefits, eligibility and registering for the National Prescription Drug Plan, visit the National Prescription Drug Plan Office at NIB Wulff Road Office. Or contact us via:

Drug Plan Office: (242) **356-2032** NPDP Toll-free line: (242) **300-0001** Fax: (242) **356-2026**
www.nibdrugplan.com www.nib-bahamas.com

THE ROLE OF URCA IN CONSUMER PROTECTION

IN December, 2013 the Utilities Regulation and Competition Authority (URCA) introduced Consumer Protection Regulations (the Regulations) applicable to the electronic communications sector (ECS) in The Bahamas. The consumer protection provisions introduced by the Regulations were established by URCA to ensure that consumers in The Bahamas benefit from the highest possible standards of services provided by their service providers and to promote consumer confidence in the delivery and quality of service they receive from their respective service providers.

Consistent with Consumers International's 2014 agenda for Phone Rights, URCA has outlined key areas of the Regulations that address the identified issues regarding consumers and their communications services. These are as follows:

- Consumer Contracts
- Quality of Service
- Billing
- Consumer Complaints Handling

Consumer Contracts

As it relates to consumer contracts,

the Regulations contain provisions that mandate service providers to provide consumers with contracts that contain clear and unambiguous contract terms and conditions for mobile telephone, fixed line telephone, Internet services and pay TV services. Some of the terms and conditions that must be clearly outlined in all contracts for services include the following:

- The commencement date and term of the contract.
- Any applicable minimum contract period.
- Disconnection and reconnection charges.
- Provisions regarding any Security Deposit that is held by the service provider.
- The availability of complaint handling procedures and methods for initiating such procedures.
- The Customer Quality of Service levels offered in respect of the contracted service.
- Details of any applicable compensation or refunds if the Customer Quality of Service levels specified in the contract are not met.

• Whether there are any penalties in the contract, the nature of the penalties and the circumstances in which a penalty would be imposed on the customer.

At the time of entering into a contract, a service provider must inform the customer of relevant pricing information of their service including all applicable rates or charges, including international roaming charges, text messages and data usages.

Security Deposit

Where a service provider requires a security deposit from a consumer prior to providing service, the service provider must provide the consumer with information about the terms of the security deposit, including the circumstances in which the security deposit may accrue interest, be forfeited or be repaid. Service providers must not charge consumers more than three (3) months of the reasonably anticipated charges for the services to be provided to consumers.

Product Warranties

Prior to entering into a contract to provide services, a service provider

must inform the consumer whether there is a contractual warranty relating to a product supplied for use in connection with the service, how to obtain warranty service if needed and what the consumer's rights of redress are should the contractual warranty be breached. Where a copy of the warranty and rights of redress are not provided in writing with the product, the service provider must inform the consumer of how and where it is available.

Quality of Service

The Regulations identify and outline minimum standards and targets that service providers are to achieve in providing its services to consumers throughout The Bahamas. In an efficient competitive market, service providers should surpass the quality of service standards set by URCA. Service Providers, however, are not limited to only the standards set out by URCA and may apply additional standards to determine their own quality of service. However, they must firstly notify URCA prior

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CUSTOMER QUALITY OF SERVICE STANDARDS

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to publishing the additional standards.

Furthermore, service providers will be required as of June 30, 2014 to publish levels of compensation and refunds payable to customers if they do not meet the standards.

The quality of service standards and targets that service providers must achieve are highlighted here.

TARGET APPROVAL OF APPLICATION FOR SERVICE

This Standard refers to the time that it should take for a Service Provider to approve a completed application for service from the date of submission of the application through to the applicant's payment of a security deposit and (if necessary) the Service Provider completing a customer credit verifi-

cation process and confirming for itself whether the relevant service is available in the applicant's area.

No more than two (2) Business Days.

SERVICE ACTIVATION AFTER APPROVAL

This Standard refers to the time it should take between approval of an application for service and the actual provision of the service.

Fixed Voice

- Customers in New Providence and Grand Bahama: No more than five (5) Business Days.

- Customers in Abaco, Eleuthera, Exuma and Andros: No more than six (6) Business Days.

- Customers in all other is-

lands: No more than seven (7) Business Days.

Mobile Voice and Mobile Data

- No more than one (1) working hour for Customers in all islands.

High Speed Data Services and Connectivity

- Customers in New Providence and Grand Bahama: No more than five (5) Business Days.

- Customers in Abaco, Eleuthera, Exuma and Andros: No more than six (6) Business Days.

- Customers in all other islands: No more than seven (7) Business Days.

Pay TV

- Customers in New Providence and Grand Bahama: No more than five (5) Business

Days.

- Customers in Abaco, Eleuthera, Exuma and Andros: No more than six (6) Business Days.

- Customers in all other islands: No more than seven (7) Business Days.

CUSTOMER SCHEDULED APPOINTMENTS

Customer Scheduled Appointments are scheduled pre-arranged visits by a Service Provider's representatives to install a service, correct faults on the Service Provider's network up to and including the network interface device, where access to the Customer's premises is necessary but restricted.

All customer appointments should be honoured provided that the customer also honours the scheduled appointment time.

A Service Provider may re-schedule an appointment by first notifying the Customer at least four (4) working hours prior to the scheduled appointment.

RESPONSE TO CUSTOMER COMPLAINTS

This Standard refers to the time frame for a Service Provider to acknowledge a Customer's complaint relating to Billing, network malfunctions, quality of service or similar issues.

All complaints are to be acknowledged in writing within five (5) Business Days of receipt.

CONSUMER COMPLAINT RESOLUTIONS

This refers to the time period for a Service Provider to resolve

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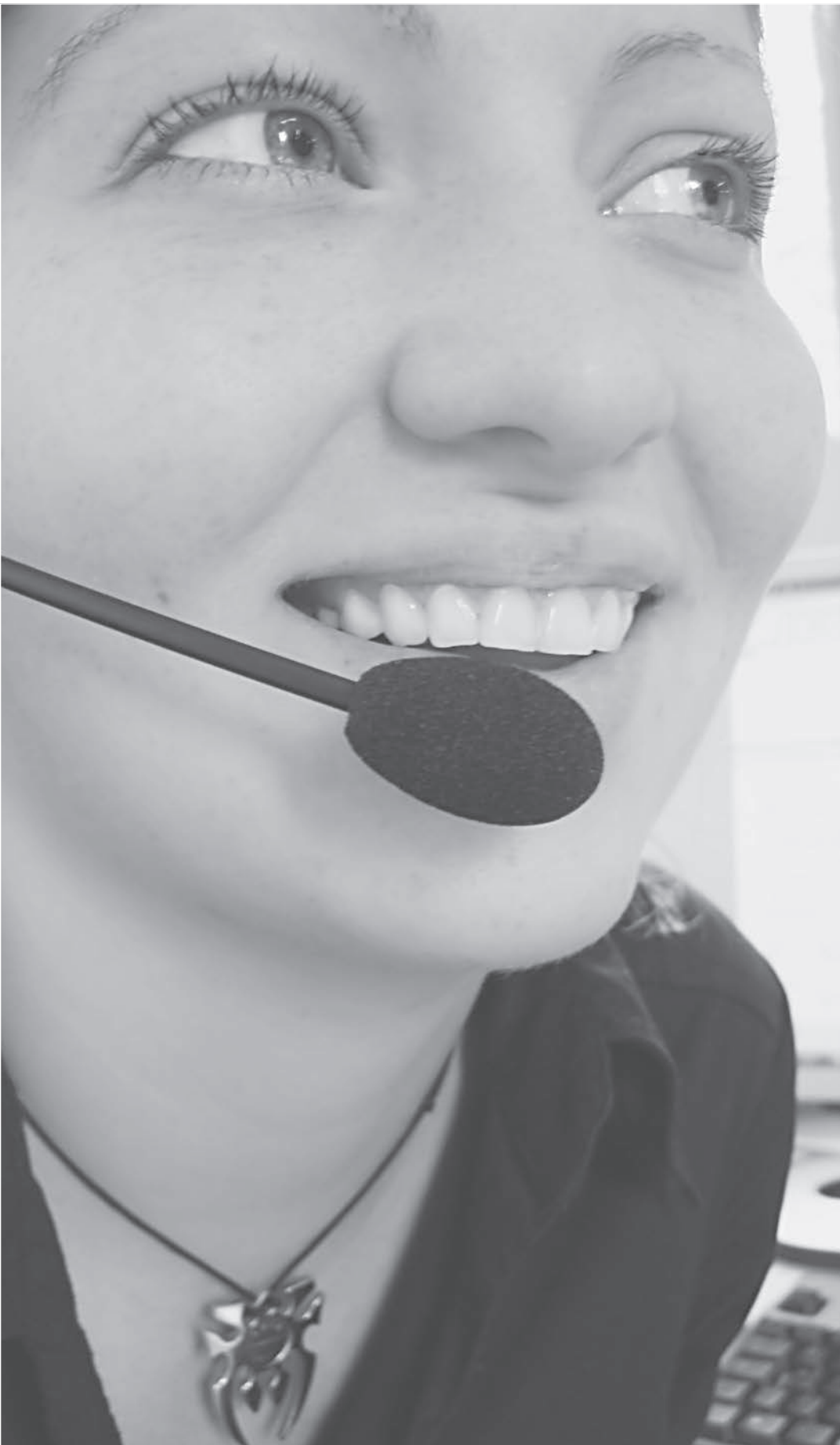
1 Pioneers Way, Freeport, Grand Bahama • Tel: 350-3500 • Fax: 350-3510 • E-mail: info.freeport@imbbah.com

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CUSTOMER QUALITY OF SERVICE STANDARDS



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Complaints received from Consumers. All complaints are to be resolved within thirty (30) Business Days of receipt.

REPEATED LOSS OF SERVICE

This Standard refers to the recurrence of a fault of the same nature within thirty (30) days of occurrence of the original fault on the Service Provider's network.

The cause of the repeated loss of service must be solely attributable to the faults on the Service Provider's network.

Faults should not reoccur within thirty (30) days of repair of first incident of loss of service.

FAULT REPAIR TIME

Fault Repair Time is the difference between the time a Service Provider receives a fault report and the time at which service is fully restored.

- Customers in New Providence and Grand Bahama: No more than three (3) Business Days.

- Customers in Abaco, Eleuthera, Exuma and Andros: No more than four (4) Business Days.

- Customers in all other islands: No more than five (5) Business Days.

WRONGFUL DISCONNECTION

This Standard refers to situations where customers are deprived of service due to system errors by the Service Provider.

This Standard is not applicable where disconnection occurs as a result of an overdue amount, specifically the Service Provider's non-acknowledgement of payment.

Reconnection within four (4) working hours of notification.

RECONNECTION AFTER DISCONNECTION FOR NON-PAYMENT

This Standard refers to the timely reconnection of a Customer's Service after payment of an overdue amount following notification of the payment to the Service Provider, where appropriate, and the

Service Providers' acknowledgement of receipt of payment.

Reconnection of the Service should occur within eight (8) working hours of acknowledgement of payment.

Billing

URCA is cognizant that billing issues are common sources of complaints towards providers of electronic communications services.

Thus, the Regulations identify the billing and collection practices that include fair and reasonable time frames for the payment of bills and the incurrence of penalties for late and non-payments. The Regulations also identify the minimum information that all customer bills must contain. Some of the information that must be included in all bills are as follows:

- The customer's name.
- The customer's address.
- The service provider's current business name, address and current information.
- The billing period.
- The bill issue date.
- Methods of contacting the service provider for billing enquiries.
- Methods for contacting the service provider to lodge complaints.

Itemisation of charges

Upon request, all service providers must provide customers with access to itemised details of all charges regarding their use of service, either on the bill or on a separate statement.

Timeline for Issuance of Bills

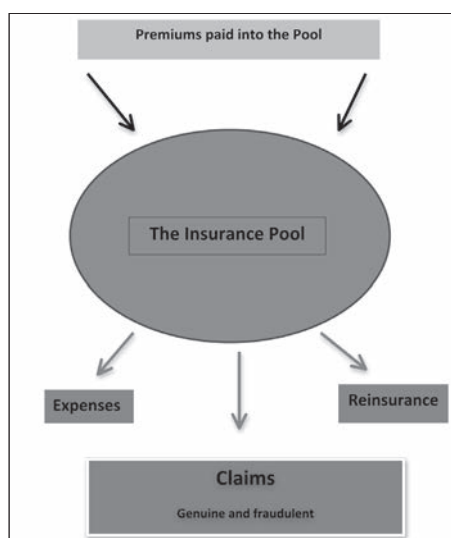
All service providers must issue bills to their customers within thirty (30) days of the closure of each billing period.

Timeliness of Billed Charges

All charges relating to each billing period must be incorporated in the current customer's bill for the relevant period. Where a service provider has failed to bill a customer for charges relating to a specific billing period, the service provider must not bill the customer for that period after the expiry of three (3) months from the end of the billing period.

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INSURANCE & YOU



being wrecked or a house being damaged by fire. But the concept is the same.

The Pool

At its most basic level, insurance is a pool into which people pay money, known as premiums, and whoever has the loss gets to make a withdrawal from the fund, or make a claim on the fund. However, it gets more technical than that because premiums have to be matched to the exposure associated with each risk. Let's take houses, for example; if wooden houses are twice as likely to burn, then you should pay twice as much into the pool since you are twice as likely to benefit from it. Some examples from other types of insurance are:

- Motor/Auto Insurance – young and

inexperienced drivers are more likely to have accidents so they pay more into the pool.

- Life Insurance – older persons are expected to die sooner therefore, they pay higher premiums.

- Health Insurance – persons with high blood pressure pay more because they are more prone to developing other related diseases. Persons who are very ill usually cannot get insurance because of the very high level of risk they bring to the pool.

Claims

Unfortunately, it is not possible for the pool to pay for everything that happens to a person so the organisers (the insurance company) have to specify what they will pay for and what they will not pay for. They then charge a price based on this. Let's say that you have joined a pool covering house fires. Once you pay your premium for the year, whoever suffers a loss in the pool gets to withdraw the money. If members of the pool lie about what caused their losses and get pay-outs that they weren't entitled to, then the pool will not have sufficient money to pay for legitimate losses and the organisers will have to increase the amount each person pays into the pool to cover these fraudulent losses. It is a fact that fraudulent claims increase the premiums that everyone must pay into the pool, i.e. even the innocent person ends up paying more.

Expenses

The organisers of the pool will incur some expenses in administering the pool.

They will need to reinsure to protect the long term stability of the pool, print up documents (policies) for everyone, pay someone (underwriter) to do assessments for persons who are a part of the pool (policyholders) to ensure that they pay the correct amount (premium) into the pool and pay for someone to assess losses (claims adjuster) to determine if a loss is covered and how much should be paid. These expenses are factored into determining what amount of premium needs to be paid into the pool.

Conclusion

At its most basic level, insurance is a pool, or series of pools, covering different risks which you pay to join so that your covered losses are paid for when they occur. The pool is managed by insurance companies who determine the premium each person pays, arranges the reinsurance, issues the policies, and evaluates and pays the losses when they occur.

For the pool to work effectively, you have to pay your fair share of premium and not take more out of the pool than you are entitled to, as this increases the cost for everyone.

Written by: Timothy N Ingraham, FCII

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Website: www.institutebahamas.com

DID YOU KNOW?

PRICE CONTROL ACT

(Chapter 312)

LIQUEFIED

PETROLEUM GAS (L.P.G.)

S.I. No. 46 of 1974

Liquefied Petroleum Gas commonly called L.P.G. and better known as "Cooking Gas" is a controlled item and has its selling price set by the government.

Consumers should be aware that these prices include delivery to their property. An extra charge for pickup and filling of your cylinder by your agent is illegal and should be reported to the relevant government agency.

Your L.P.G. agent is responsible for the safety and maintenance of your cylinder, and by law you as a consumer are not allowed to own an L.P.G. cylinder.

Consumers are advised that the life of a cylinder is five years; therefore the cylinder will need to be replaced after five years.

THINGS YOU SHOULD KNOW

- You are not permitted to move your cylinder.

- Never place a cylinder in your car.

- Should you at any time hear a sound or smell L.P.G. fumes coming from your cylinder report it immediately to your L.P.G. agent, or call the nearest fire station.

THE ROLE OF URCA IN CONSUMER PROTECTION

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Charging for Bills

Customers should be provided with bills free of charge for up to 12 months prior to the date the billing information request is received by the Service Provider.

Consumer Complaints Handling

In addition to the Consumer Protection Regulations, URCA published "Guidelines for Developing Licensee Consumer Complaints Handling Procedures" [ECS 16/2012] issued on June 6, 2012, making it mandatory for service providers to establish effective complaints procedures for effectively resolving consumer complaints. The Guidelines are to be read in conjunction with the consumer complaints handling provisions contained in the Regulations.

Service providers are required by URCA to publicise the availability of their complaints handling procedures to consumers and to their sales representa-

tives. The procedures must be easily understood, transparent and easily accessible. Consumers must also be able to identify how a complaint can be lodged with their service providers either by a toll free or local access number, email, fax, mailing address or internet web-page.

Service providers are encouraged to make adequate provisions to ensure that elderly persons and persons with physical disabilities are able to access their complaints handling procedures, including ensuring that such customers can be easily represented by an authorised representative in order to make a complaint.

Service Providers should formally acknowledge written or verbal complaints in writing within five (5) business days of receiving complaints. Consumers should receive a proposed resolution of their complaint within thirty (30) business days from the date the complaint is received.

Where a complaint has not been re-

solved within thirty (30) business days, then the service provider is to immediately escalate the complaint to URCA. Where a consumer is not satisfied with the service provider's decision or proposed resolution of a complaint, the service provider must inform the consumer of an identified internal escalation process whereby the decision may be examined by a senior manager or senior official in the service provider's organization. Where a consumer is still not satisfied after utilising the escalation process, the service provider must inform the consumer that he or she may refer the complaint to URCA for resolution.

- Consumers are encouraged to visit URCA's website at www.urcabahamas.bs for further detailed information on consumer rights in The Bahamas regarding the electronic communications sector and to view the complete Consumer Protection Regulations document.

CONSUMER PROTECTION IS IN **EVERYBODY'S** BEST INTEREST

The Utilities Regulation and Competition Authority (URCA) has established Consumer Protection Regulations for the Electronic Communications Sector. The Regulations also set out standards for the quality of services you receive.



Get your copy of the Consumer Protection Regulations today at www.urbahamas.bs.
Email us at info@urbahamas.bs or telephone 242 396 5200.
Family islands toll free at 242 300 URCA (8722)



Our People. Our Business.

RUBiS is an established international petroleum company with operations across the Caribbean, Europe and Africa. We are now a major player in the fuels distribution business in The Bahamas, providing superior and reliable energy solutions across multiple business sectors. We are proud to be a leading supplier of quality petroleum products, aviation fuel and lubricant products to our customers in The Bahamas. We have a strong commitment to the development of the communities in which we operate.

Above all, we are dedicated to serving you.

RUBiS
Aviation



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