



**JAMAICA ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS LIMITED**

72 Hope Road, Kingston 6, Jamaica, West Indies

Telephone: 876-927-3249, 876-927-3765, Fax: 978-4097, Email: luaj@cwjamaica.com

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February 25, 2008

Mr. Cedric Wilson  
Regulatory Consultant  
Office of Utilities Regulation  
3<sup>rd</sup> Floor, PCJ Resource Centre  
36 Trafalgar Road  
Kingston 10.

Dear Mr. Wilson:

**Re: Electricity Disaster Fund Rules of Procedure for Operation and Administration**

First, let me apologize for not meeting your deadline of February 1, 2008.

I have read the manual and noted a few minor errors/typos and omissions that you may wish to correct. These are as follows:

- Page 3 under “Disaster” and “Force Majeure,” the word flood appears twice in the list of disasters.
- Page 9 under 1.3 Role of the Utility #d) ...if there is any changes...
- Page 10 under 1.6 Bad Debt Adjustment Factor.....and shall used to.....
- Page 11 under 1.9 Fund Limits....is subject to periodic and well as.....
- Page 17 under 2.4 Post Disaster Records #f) –Contractors name, - Contractor rates.
- Page 29 under Appendix 1 first paragraph....offered coverage a very high premiums...

The manual is very comprehensive and provides details that are specific to the problem, enabling the lay reader (like myself) to understand to a great extent what is proposed and why. I agree with **the OUR** that the speedy recovery of the sector after a disaster “is critical to the resilience and long-term stability of the economy.”

I am impressed with the guidelines that will be put in place to ensure that the fund is properly invested and managed. What, however, is more pleasing is the fact that the **OUR** will take the responsibility to ensure that **JPS** will not be allowed to be compensated for negligence or inefficient management of its systems. Too often the consumer is required to pay increased rates without the utility company being held accountable for any inefficiency that may have caused the need for the increase.

Overall I thought that the manual provided very useful information, especially the section which listed the Tropical Cyclones and their effects on Jamaica over the past 100 years. Thanks for allowing me, on behalf of the Jamaica Association of Insurance and Financial Advisors (JAIFA), the privilege of sharing comments on this document.

Yours truly,

  
.....  
for Pauline McKenzie-Fairclough (Mrs.)  
President