

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 19(2019)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22 (the
3 “*Act*”), as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application
7 by The Dominion of Canada General
8 Insurance Company for approval to
9 implement a revised rates for its Private
10 Passenger Automobiles class of
11 business.
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14 **WHEREAS** on June 28, 2019 The Dominion of Canada General Insurance Company
15 (“Dominion”) applied to the Board for approval of a revised rating program for its Private
16 Passenger Automobiles class of business; and
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18 **WHEREAS** on October 29, 2019 the Board issued Order No. A.I. 15(2019) denying the revised
19 rating program on the basis that Dominion failed to justify its proposals related to: i) the
20 complement of credibility, ii) the expense provision, iii) the health levy, and iv) the profit
21 provision; and
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23 **WHEREAS** on November 8, 2019 Dominion applied to the Board for approval of a revised rating
24 program for its Private Passenger Automobiles class of business in accordance with Order No. A.I.
25 15(2019); and
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27 **WHEREAS** on November 11, 2019 the Board’s actuarial consultants, Oliver Wyman Limited,
28 reported that the revised rating program complies with the parameters specified in Order No. A.I.
29 15(2019); and
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31 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.

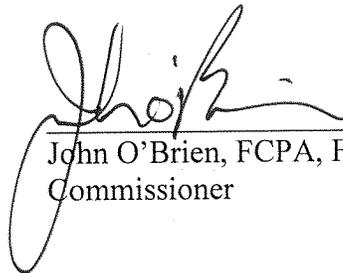
1 **IT IS THEREFORE ORDERED THAT:**

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- 3 1. The revised rating program received November 8, 2019 from The Dominion of Canada General
4 Insurance Company for its Private Passenger Automobiles class of business is approved to be
5 effective no sooner than January 16, 2020 for new business and February 16, 2020 for
6 renewals.
- 7
- 8 2. The Dominion of Canada General Insurance Company will pay all costs of the Board,
9 including the cost of the actuarial review, arising from this Application.

DATED at St. John's, Newfoundland and Labrador, this 14th day of November, 2019.



Darlene Whalen, P.Eng., FEC
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary