

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

AN ORDER OF THE BOARD

NO. A.I. 9(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 IAO Actuarial Consulting Services
8 Inc. on behalf of Hartford Fire Insurance
9 Company to adopt IAO advisory rates
10 for Private Passenger Automobiles and
11 Commercial Vehicles.
12
13

14 **WHEREAS** on February 25, 2019 IAO Actuarial Consulting Services Inc., on behalf of Hartford
15 Fire Insurance Company, applied to the Board to adopt IAO advisory rates for Private Passenger
16 Automobiles and Commercial Vehicles; and
17

18 **WHEREAS** Hartford Fire Insurance Company is a member company of IAO and is licensed to
19 write automobile insurance in the Province; and
20

21 **WHEREAS** Hartford Fire Insurance Company does not possess sufficient company loss
22 experience to prepare an independent actuarially-based filing; and
23

24 **WHEREAS** the Board is satisfied that the IAO advisory rates are acceptable for use by Hartford
25 Fire Insurance Company in the circumstances.
26
27

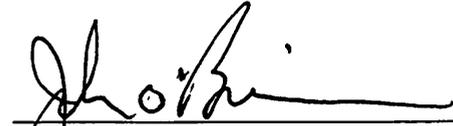
28 **IT IS THEREFORE ORDERED THAT:**
29

- 30 1. The application received February 25, 2019 from IAO Actuarial Consulting Services Inc. on
31 behalf of Hartford Fire Insurance Company to adopt IAO advisory rates for Private Passenger
32 Automobiles and Commercial Vehicles is approved to be effective no sooner than June 1, 2019.

DATED at St. John's, Newfoundland and Labrador, this 29th day of April, 2019.



Darlene Whalen, P. Eng., FEC
Chair & CEO



John O'Brien, FCPA, FCA, CISA
Commissioner

Sara Kean
Assistant Board Secretary