

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

AN ORDER OF THE BOARD

NO. A.I. 66(2020)

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

5 **IN THE MATTER OF** an application by
6 Security National Insurance Company for
7 approval to adopt the 2020 CLEAR Rate
8 Group Table for its Private Passenger
9 Automobiles category of automobile
10 insurance.
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13 **WHEREAS** on July 30, 2020 Security National Insurance Company applied to the Board for
14 approval to adopt the 2020 CLEAR Rate Group Table for its Private Passenger Automobiles
15 category of automobile insurance; and
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17 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and
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19 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
20 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
21 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
22 *Insurance Companies Act* or the respective regulations thereunder.
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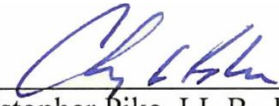
25 **IT IS THEREFORE ORDERED THAT:**
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- 27 1. The proposal received July 30, 2020 from Security National Insurance Company for its
28 Private Passenger Automobiles category of automobile insurance is approved to be
29 effective no sooner than October 30, 2020 for new business and November 30, 2020 for
30 renewals.

DATED at St. John's, Newfoundland and Labrador, this 18th day of August, 2020.



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



Christopher Pike, LL.B., FCIP
Commissioner



Cheryl Blundon
Board Secretary