

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

**AN ORDER OF THE BOARD**

**NO. A.I. 4(2022)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22,  
3 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 adopt rating program changes for  
10 its Private Passenger Automobiles  
11 category of automobile insurance.  
12  
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14 **WHEREAS** on February 16, 2022 The Dominion of Canada General Insurance Company  
15 (“Dominion”) applied to the Board under the Supplemental filing option for approval to adopt  
16 rating program changes for its Private Passenger Automobiles category of automobile insurance;  
17 and  
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19 **WHEREAS** Dominion proposed segmentation changes across multiple rating variables, which  
20 have been off-balanced to achieve revenue neutrality by coverage; and  
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22 **WHEREAS** Dominion also proposed to adopt the 2022 CLEAR rate group tables; and  
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24 **WHEREAS** Dominion provided justification to support the proposed changes; and  
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26 **WHEREAS** on March 15, 2022 Oliver Wyman filed a report of findings stating it found the  
27 proposed changes to be reasonable and supported; and  
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29 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
30 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
31 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
32 *Insurance Companies Act* or the respective regulations thereunder.

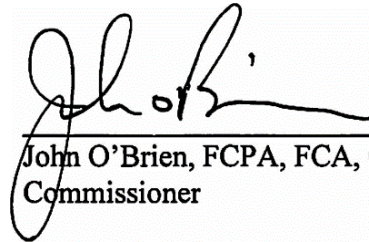
1 **IT IS THEREFORE ORDERED THAT:**  
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- 3 1. The proposal received February 16, 2022 from The Dominion of Canada General Insurance  
4 Company to adopt rating program changes for its Private Passenger Automobiles category  
5 of automobile insurance is approved to be effective no sooner than July 12, 2022 for new  
6 business and August 14, 2022 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 24<sup>th</sup> day of March, 2022.



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



John O'Brien, FCPA, FCA, CISA  
Commissioner



Cheryl Blundon  
Board Secretary