

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

AN ORDER OF THE BOARD

NO. A.I. 13(2024)

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 by
7 The Dominion of Canada General
8 Insurance Company for approval to
9 implement a revised rating program
10 for its Funeral Vehicles category of
11 automobile insurance.
12
13

14 **WHEREAS** on December 8, 2023 The Dominion of Canada General Insurance Company
15 (“Dominion”) applied to the Board for approval of a revised rating program under the Mandatory
16 Simplified filing option for its Funeral Vehicles category of automobile insurance; and
17

18 **WHEREAS** Dominion proposed no change to its rates or rating elements, resulting in an overall
19 rate level impact of 0%; and
20

21 **WHEREAS** Dominion did not perform an actuarial analysis in support of its proposal due to its
22 limited exposure count and lack of credible data; and
23

24 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified Filing
25 Guidelines; and
26

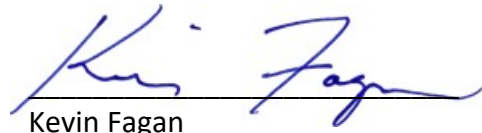
27 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
28 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
29 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
30 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

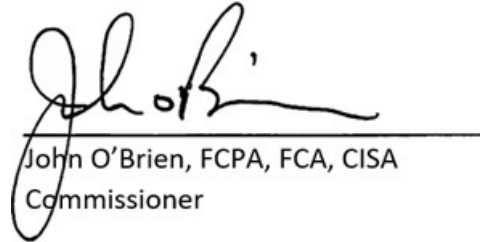
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- 3 1. The revised rating program received December 8, 2023 from The Dominion of Canada
4 General Insurance Company for its Funeral Vehicles category of automobile insurance is
5 approved to be effective no sooner than May 15, 2024 for new business and June 15, 2024
6 for renewals.

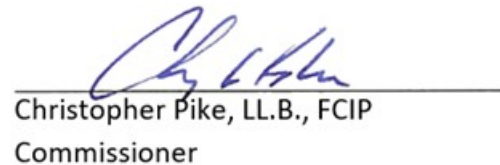
DATED at St. John's, Newfoundland and Labrador, this 21st day of February, 2024.



Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarnreau
Executive Director and Board Secretary