

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

**AN ORDER OF THE BOARD**

**NO. A.I. 51(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 Elite Insurance Company for approval to  
8 implement rating program changes for  
9 its Motorhomes category of automobile  
10 insurance.  
11

12  
13 **WHEREAS** on September 19, 2024 Elite Insurance Company (“Elite”) applied to the Board under  
14 the Supplemental filing option for approval of rating program changes for Motorhomes to  
15 address a system limitation issue discovered during the programing and testing of rate changes  
16 approved in A.I. 45(2024); and  
17

18 **WHEREAS** Elite proposed changes to its base rates and vehicle rate group factors for DCPD  
19 coverage to avoid unwanted rounding in its algorithm calculations to ensure premiums charged  
20 were in accordance with A.I. 45(2024); and  
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22 **WHEREAS** the proposed changes have no premium or dislocation impacts and results in an  
23 overall rate level change of 0%; and  
24

25 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and  
26

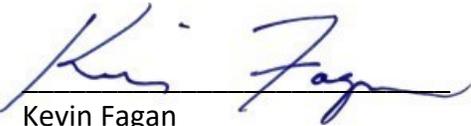
27 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the  
28 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
29 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  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

1 **IT IS THEREFORE ORDERED THAT:**

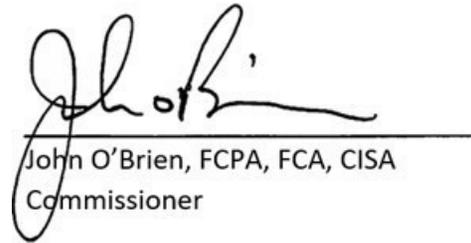
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- 3 1. The proposal received September 19, 2024 from Elite Insurance Company for its Motorhomes  
4 category of automobile insurance is approved to be effective no sooner than December 1,  
5 2024 for new business and February 1, 2025 for renewals.

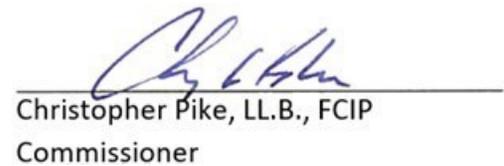
**DATED** at St. John's, Newfoundland and Labrador, this 26<sup>th</sup> day of September, 2024.



Kevin Fagan  
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA  
Commissioner



Christopher Pike, LL.B., FCIP  
Commissioner



Stephanie Stack  
Assistant Board Secretary