NO. A. I. 10 (2007)

IN THE MATTER OF THE Automobile. Insurance Act, RSNL 1990, c. A-22, as amended (the "*Act*") AND **IN THE MATTER OF** an application by Security National Insurance Company to implement rates for a \$0 deductible provision for Section C (Own Damages) coverage for its Private Passenger class of automobile insurance.

WHEREAS on August 14, 2007 Security National Insurance Company applied to the Board to implement rates for a \$0 deductible provision for Section C (Own Damages) coverage for its Private Passenger class of automobile insurance business written in the Province; and

WHEREAS the Board has reviewed the proposed differential in relation to existing differentials for other deductibles currently offered by the insurer for the affected coverages, and finds the proposed differentials are not too high.

- **IT IS THEREFORE ORDERED THAT:**

1. The application by Security National Insurance Company to implement rates for a \$0 deductible provision for Section C (Own Damages) coverage for its Private Passenger class of automobile insurance business is approved with effect from September 7, 2007.

DATED at St. John's, Newfoundland and Labrador, this 7th day of September 2007.

Robert Noseworthy Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng. Vice-Chairperson

G. Cheryl Blundon, Board Secretary