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10 **NO. A. I. 11 (2008)**

11 **IN THE MATTER OF** the *Automobile,*
12 *Insurance Act*, RSNL 1990, c. A-22, as
13 amended (the “*Act*”);

14 **AND**

15
16 **IN THE MATTER OF** an application by
17 Axa Insurance (Canada) (the “Applicant”)
18 to adopt the rates and rating program of
19 Axa General Insurance Company (“Axa General”)
20 for its private passenger class of business.
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24 **WHEREAS** on March 20, 2008 the Applicant applied to adopt the rates and rating program of Axa
25 General for its private passenger class of business; and
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27 **WHEREAS** by Order No. A.I. 13 (2006) dated May 2, 2006, the Board approved a revised rating
28 program for the Private Passenger class of business of ICON; and
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30 **WHEREAS** on January 1, 2007 the operations of ICON were amalgamated with Anglo General
31 Insurance Company and the amalgamated company’s name was changed to Axa General; and
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33 **WHEREAS** the Applicant and Axa General are member companies of the Axa Canada group of
34 companies; and
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36 **WHEREAS** the Applicant shares Axa General’s claims management and settlement processes; and
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38 **WHEREAS** the Applicant writes principally commercial automobile insurance in the Province and writes
39 limited private passenger automobile insurance to accommodate its commercial clients; and
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41 **WHEREAS** the Applicant anticipates writing private passenger vehicles in the Province with a total
42 written premium of less than \$50,000 yearly; and

1 **WHEREAS** Axa General is principally a writer of private passenger automobile insurance in the
2 Province; and

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4 **WHEREAS** the Applicant's private passenger automobile insurance experience in the Province is
5 insufficient on which to base an actuarially-justified rate filing; and

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7 **WHEREAS** the Board is satisfied that the use by the Applicant of Axa General's rating manual and
8 rating program is appropriate under the circumstances.

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10 **IT IS THEREFORE ORDERED THAT:**

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- 12 1. The application by Axa Insurance (Canada) to utilize the private-passenger rating program of Axa
13 General Insurance Company is approved with effect from May 15, 2008.
 - 14 2. Axa Insurance (Canada) shall annually, commencing no later than March 30, 2009 and continuing
15 thereafter until otherwise ordered by the Board, report to the Board the numbers of private passenger
16 automobiles written and the premiums associated therewith.
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DATED at St. John's, Newfoundland and Labrador, this 15th day of May 2008.

Andy Wells
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

G. Cheryl Blundon,
Board Secretary