

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

**AN ORDER OF THE BOARD**

**ORDER NO. A. I. 14 (2008)**

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7 **IN THE MATTER OF** the *Automobile*,  
8 *Insurance Act*, RSNL 1990, c. A-22, as  
9 amended (the “*Act*”)

10  
11 **AND**

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13 **IN THE MATTER OF** an application by  
14 Federation Insurance Company of Canada  
15 (“Federation”) to implement revised rates  
16 for its Private Passenger class of business.  
17 (the “Application”)  
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21 **WHEREAS** on July 18, 2008 Federation filed a revised rate indication as directed in Board  
22 Order No. A.I. 13 (2008); and

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24 **WHEREAS** on July 18, 2008 the Board’s actuarial consultants reported that the revised rate  
25 proposal was based on the factors and parameters determined by the Board to be reasonable and  
26 supported by the information submitted in connection with the filing; and

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28 **WHEREAS** the Board is satisfied that the revised rate proposal reflects rates which are no  
29 higher than justified on the basis of the available information.

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31 **IT IS THEREFORE ORDERED THAT:**

- 32  
33 1. The revised rate proposal received by the Board on July 18, 2008 is approved with base  
34 rates as follows:  
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<b>Coverage</b>	<b>Territory 1</b>	<b>Territory 2</b>	<b>Territory 3</b>
Third Party Liability	\$ 1016.96	\$500.84	\$383.28
Accident Benefits	101.79	101.79	101.79
Collision	187.95	192.79	247.97
Comprehensive	91.44	73.64	87.40
Specified Perils	25.14	13.36	12.57
Uninsured Motorist	19.08	9.99	7.26
SEF 44	11.89	11.89	11.89

- 1 2. The base rates for each type of coverage shall be effective for new and renewal business no
- 2 sooner than August 1, 2008 and no later than September 15, 2008.

**DATED** at St. John's, Newfoundland and Labrador, this 18th day of July 2008.

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Andy Wells  
Chair & Chief Executive Officer

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Darlene Whalen, P.Eng.  
Vice-Chair

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Cheryl Blundon  
Board Secretary