

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

**AN ORDER OF THE BOARD**

**ORDER NO. A. I. 15(2008)**

1 **IN THE MATTER OF** the *Automobile*,  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended (the “*Act*”)  
4

**AND**

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6  
7 **IN THE MATTER OF** an application by  
8 Security National Insurance Company  
9 (“Security National”) for approval of an  
10 optional Accident Forgiveness Endorsement  
11 for its Private Passenger class of business  
12 (the “Application”).  
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15 **WHEREAS** on May 5, 2008 Security National filed an Application seeking approval of a rate for an  
16 optional Accident Forgiveness Endorsement for private passenger automobile insurance; and  
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18 **WHEREAS** the Board after due examination and analysis has determined that the rate being applied for  
19 is not too high in the circumstances.  
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21 **IT IS THEREFORE ORDERED THAT:**  
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- 23 1. The proposed rate for the Accident Forgiveness Endorsement of 6% of the premium charged  
24 for liability and collision is approved to be effective no sooner than September 15, 2008 for  
25 New Business and November 15, 2008 for Renewals.

**DATED** at St. John’s, Newfoundland and Labrador, this 25<sup>th</sup> day of July 2008.

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Andy Wells  
Chair & Chief Executive Officer

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Dwanda Newman, LL.B.  
Commissioner

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Cheryl Blundon  
Board Secretary