

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

**AN ORDER OF THE BOARD**

**ORDER NO. A.I. 18 (2008)**

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33

**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 Portage La Prairie Mutual Insurance Company (the “Applicant”) to introduce two optional endorsements for its Commercial class of business (the “Application”).

**WHEREAS** on July 25, 2008 the Applicant applied to the Board to implement S.E.F. 20 and S.E.F. 43 (R or L) coverages for light commercial vehicle classifications; and

**WHEREAS** the Board after due examination and analysis has determined that the rates being applied for are not too high in the circumstances.

**IT IS THEREFORE ORDERED THAT:**

1. The proposed rate of \$40 for S.E.F 20 and the proposed rate of \$45 for S.E.F. 43 (R or L) for light commercial vehicles is approved to be effective no sooner than September 1, 2008 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 18<sup>th</sup> day August of 2008.

---

Andy Wells  
Chair & Chief Executive Officer

---

Darlene Whalen, P.Eng.  
Vice-Chair

---

Dwanda Newman, LL.B  
Commissioner

---

Cheryl Blundon  
Board Secretary