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2 **A.I. 2 (2008)**  
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11 **IN THE MATTER OF** the *Automobile*  
12 *Insurance Act*, RSNL 1990, c. A-22, as  
13 amended (the “*Act*”)  
14

15 **AND**  
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17 **IN THE MATTER OF** an application by  
18 Security National Insurance Company  
19 (the “Applicant”) to implement revised rates  
20 for differentials for collision, comprehensive  
21 and specified perils coverage for all terrain vehicles  
22 with values in excess of \$15,000.00  
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25 **WHEREAS** by application received January 8, 2008 the Applicant applied for approval of the Board for  
26 differentials for collision, comprehensive and specified perils coverage for all terrain vehicles with values  
27 in excess of \$15,000.00; and  
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29 **WHEREAS** the Applicant has provided the method of developing the differentials for the increased  
30 values; and  
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32 **WHEREAS** the Board is satisfied that the proposed differentials are reasonable and will not result in  
33 rates that are higher than necessary.  
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1 **IT IS THEREFORE ORDERED THAT:**  
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- 3 1. The application is approved as submitted, to be effective June 10, 2008 for new business and July  
4 10, 2008 for renewals.  
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**DATED** at St. John's, Newfoundland and Labrador, this 14<sup>th</sup> day February of 2008.

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Darlene Whalen, P.Eng.  
Vice-Chair

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G. Cheryl Blundon  
Board Secretary