

**A.I. 8 (2008)**

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

5 **AND**  
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7 **IN THE MATTER OF** an application by  
8 Portage Mutual Insurance Company (the “Applicant”)  
9 for approval of an optional Accident Waiver Program  
10 for its Private Passenger class of business.  
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13 **WHEREAS** on February 27, 2008 the Applicant filed an application seeking approval of a rate for an  
14 optional Accident Waiver Program for private passenger automobile insurance; and  
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16 **WHEREAS** the Board after due examination and analysis has determined that the rate being applied for  
17 is not too high in the circumstances.  
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19 **IT IS THEREFORE ORDERED THAT:**  
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21 1. The rate for the Accident Waiver Program is approved at \$30 per vehicle.

**DATED** at St. John’s, Newfoundland and Labrador, this 12<sup>th</sup> day March of 2008.

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Andy Wells  
Chairperson & Chief Executive Officer

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Darlene Whalen, P.Eng.  
Vice-Chair

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G. Cheryl Blundon  
Board Secretary