

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

**AN ORDER OF THE BOARD**

**ORDER NO. A.I. 1 (2009)**

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

4  
5 **AND**

6  
7 **IN THE MATTER OF** an application by  
8 Dominion of Canada General Insurance Company  
9 (the “Applicant”) to implement rating revisions for its  
10 Commercial class of business.

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14 **WHEREAS** on December 4, 2008 the Applicant applied to the Board for approval of updated rate  
15 group tables for Section C coverages to be used for commercial vehicles; and

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17 **WHEREAS** to off balance the impact of rate group changes the Applicant proposed to adjust base  
18 rates so the changes would have no overall rate level effect; and

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

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23 **IT IS THEREFORE ORDERED THAT:**

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25 1. The proposed revisions to the rate group tables and the proposed adjustment to base rates to  
26 off balance the impact of the changes to the rate group tables for the commercial class of  
27 business are approved to be effective no sooner than March 1, 2009 for new business and  
28 April 1, 2009 for renewal business.

**DATED** at St. John's, Newfoundland and Labrador, this 23rd day January of 2009.

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Andy Wells  
Chair & Chief Executive Officer

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Darlene Whalen, P.Eng.  
Vice-Chair

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Dwanda Newman, LL.B  
Commissioner

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Cheryl Blundon  
Board Secretary