

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

**AN ORDER OF THE BOARD**

**NO. A.I. 3 (2009)**

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 The Dominion of Canada General  
9 Insurance Company (“*Dominion*”)  
10 to implement rating revisions for  
11 its Private Passenger Automobile  
12 class of business.  
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14  
15 **WHEREAS** on January 30, 2009 Dominion applied to the Board for approval of a revised  
16 private passenger automobile insurance rating program; and  
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18 **WHEREAS** on March 30, 2009 the Board received a revised rate proposal from Dominion  
19 addressing concerns raised by the Board’s actuarial consultants, Oliver Wyman; and  
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21 **WHEREAS** the Board is satisfied that the revised rate proposal reflects rates that are no higher  
22 than justified on the basis of the actuarial information supplied in support of the filing.  
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24 **IT IS THEREFORE ORDERED THAT:**  
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- 26 1. The revised rate proposal received on March 30, 2009 for the Private Passenger  
27 Automobile class of business is approved to be effective no sooner than May 1, 2009 for  
28 new business and July 1, 2009 for renewal business.

Dated at St. John's, Newfoundland and Labrador, this 14th day of April 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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Barbara Thistle  
Assistant Board Secretary