

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

AN ORDER OF THE BOARD

NO. A.I. 8(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 The Personal Insurance Company (“Personal”)
9 for approval of an optional Accident-Free
10 Protection Endorsement for its Private Passenger
11 class of business (the “Application”)
12

13
14 **WHEREAS** on July 16, 2009 Personal filed an Application seeking approval of a rate for an
15 optional Accident-Free Protection Endorsement for private passenger automobile insurance; and

16
17 **WHEREAS** the Board after due examination and analysis has determined that the rate being
18 applied for is not too high in the circumstances.
19

20 **IT IS THEREFORE ORDERED THAT:**

- 21
22 1. The proposed rate for the Accident-Free Protector Endorsement of \$50 is approved to be
23 effective no sooner than October 4, 2009.

DATED at St. John’s, Newfoundland and Labrador, this 7th day of August 2009.

Andy Wells
Chair & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chair

Cheryl Blundon
Board Secretary