

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

AN ORDER OF THE BOARD

NO. A.I. 9(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 RBC General Insurance Company (“RBC”)
9 for approval of a revised private passenger automobile
10 insurance rating program (the “Application”).
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13 **WHEREAS** on September 29, 2009 the Board received an Application from RBC filing a
14 revised rate proposal as directed in Board Order No. A.I. 7 (2009); and
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16 **WHEREAS** on October 13, 2009 the Board’s actuarial consultants reported that the revised rate
17 proposal was based on the factors and parameters determined by the Board in Order No. A.I.
18 7(2009) to be reasonable and supported by information submitted in connection with the filing;
19 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 available information.
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25 **IT IS THEREFORE ORDERED THAT:**
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- 27 1. The revised rate proposal received on September 29, 2009 for the private passenger class
28 of business is approved to be effective no sooner than January 1, 2010 for New Business
29 and February 15, 2010 for Renewal Business.

DATED at St. John's, Newfoundland and Labrador, this 25th day of November 2009.

Andy Wells
Chair & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chair

Cheryl Blundon
Board Secretary