

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

**AN ORDER OF THE BOARD**

**NO. A.I. 13 (2010)**

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 Royal & Sun Alliance Insurance Company  
9 of Canada (“Royal”) to implement revised  
10 rates for its commercial vehicles class of  
11 business.

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13  
14 **WHEREAS** on November 10, 2010 Royal applied to the Board for approval of a revised  
15 commercial vehicles insurance rating program which will result in rates that are higher than  
16 those previously approved by the Board; and

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18 **WHEREAS** on November 24, 2010 the Board’s actuarial consultants, Oliver Wyman, filed a  
19 report that concludes the rate proposals are based on the factors and parameters determined by  
20 the Board to be reasonable and are supported by information submitted in connection with the  
21 filing; and

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23 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
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25 **IT IS THEREFORE ORDERED THAT:**  
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- 27 1. The proposed rates and rating program for the commercial vehicles class of business of  
28 Royal & Sun Alliance Insurance Company of Canada is approved with effect no sooner  
29 than February 1, 2011 for new business and April 1, 2011 for renewal business.

Dated at St. John's, Newfoundland and Labrador, this 8<sup>th</sup> day of December 2010.

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Darlene Whalen, P.Eng.  
Vice-Chair

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James Oxford  
Commissioner

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Cheryl Blundon  
Board Secretary