

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

AN ORDER OF THE BOARD

NO. A.I. 3(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 Co-operators General Insurance Company
9 (“Co-op”) to implement rating revisions for
10 its Miscellaneous Vehicles class of business.
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13 **WHEREAS** on April 26, 2010 Co-op applied to the Board for approval of a revised
14 Miscellaneous Vehicles insurance rating program to extend its Cost Price New rate group tables
15 and differentials in order to insure higher value vehicles; and
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17 **WHEREAS** there is no actuarial data to support the proposed amendment as the volume in this
18 area is negligible; and
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20 **WHEREAS** the Board, after due examination and analysis, has determined that the rates being
21 applied for are not too high in the circumstances.
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24 **IT IS THEREFORE ORDERED THAT:**
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- 26 1. The proposed rates and rating program for the Miscellaneous Vehicles class of business
27 of Co-operators General Insurance Company are approved with effect no sooner than
28 July 20, 2010 for New Business and Renewals.

DATED at St. John's, Newfoundland and Labrador, this 26th day of May 2010.

Darlene Whalen, P.Eng.
Vice-Chair

James Oxford
Commissioner

Cheryl Blundon
Board Secretary