

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

AN ORDER OF THE BOARD

NO. A.I. 7 (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 The Dominion of Canada General
9 Insurance Company (“*Dominion*”) to
10 implement revised rates for its Private
11 Passenger Automobile class of business.
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14 **WHEREAS** on September 20, 2010 Dominion applied to the Board for approval of a revised
15 private passenger automobile insurance rating program which will result in rates that are higher
16 than those previously approved by the Board; and
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18 **WHEREAS** on October 14, 2010 the Board’s actuarial consultants, Oliver Wyman, filed a
19 report that concludes the rate proposals were based on the factors and parameters determined by
20 the Board to be reasonable and were 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 private passenger class of business of The
28 Dominion of Canada General Insurance Company is approved with effect no sooner than
29 December 1, 2010 for new business and January 15, 2011 for renewal business.

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

Darlene Whalen, P.Eng.
Vice-Chair

Dwanda Newman, LL.B.
Commissioner

Barbara Thistle
Assistant Board Secretary