

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

**AN ORDER OF THE BOARD**

**NO. A.I. 9(2010) Amended**

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 Portage La Prairie Mutual Insurance  
9 Company (Portage) to implement revised  
10 rates for its Commercial Vehicles class of  
11 business.  
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14 **WHEREAS** on October 1, 2010 Portage applied to the Board for approval of a revised  
15 commercial vehicles automobile insurance rating program which will result in rates that are  
16 higher than those previously approved by the Board; and  
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18 **WHEREAS** Portage is proposing rate changes on a coverage basis lower than their rate level  
19 indications; and  
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21 **WHEREAS** Portage is proposing to implement a 2010 Price Based Table for rate group  
22 determination for commercial vehicles; and  
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24 **WHEREAS** on October 28, 2010 the Board’s actuarial consultants, Oliver Wyman, filed a  
25 report that concluded that the rate proposals were reasonable and supported by information  
26 submitted in connection with the filing; and  
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28 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
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30 **IT IS THEREFORE ORDERED THAT:**  
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- 32 1. The proposed rates and rating program for the commercial vehicles class of business of  
33 The Portage La Prairie Mutual Insurance Company is approved with effect no sooner  
34 than January 1, 2011 for new business and February 1, 2011 for renewal business.

**DATED** at St. John's, Newfoundland and Labrador, this 23<sup>rd</sup> day of November, 2010.

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Darlene Whalen, P.Eng.  
Vice-Chairperson

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Dwanda Newman, LL.B.  
Commissioner

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James Oxford  
Commissioner

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Cheryl Blundon  
Board Secretary