

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

**AN ORDER OF THE BOARD**

**NO. A.I. 11(2011)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended (the “*Act*”);

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5 **AND**

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7 **IN THE MATTER OF** an application by  
8 Elite Insurance Company for approval of  
9 rates for the SEF 20 coverage.

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12 **WHEREAS** on July 12, 2011 Elite Insurance Company applied to the Board for approval of  
13 rates for the SEF 20 coverage to vary the limits; and

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15 **WHEREAS** the Board is satisfied after due examination and analysis that the proposed rates are  
16 not too high in the circumstances.

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19 **IT IS THEREFORE ORDERED THAT:**

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21 1. The proposed rates for additional SEF 20 limits are approved with effect no sooner than  
22 September 1, 2011 for new business and October 1, 2011 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 4<sup>th</sup> day of August, 2011

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Dwanda Newman  
Commissioner

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James Oxford  
Commissioner

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Cheryl Blundon  
Board Secretary