

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

AN ORDER OF THE BOARD

NO. A.I. 12(2011)

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 S&Y Insurance Insurance Company for
9 approval of rates for the SEF 20 coverage.
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12 **WHEREAS** on July 12, 2011 S&Y 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 4th day of August, 2011.

Dwanda Newman
Commissioner

James Oxford
Commissioner

Cheryl Blundon
Board Secretary