

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

**AN ORDER OF THE BOARD**

**NO. A.I. 15(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 The Canadian Union Insurance Company  
9 to implement a revised rating program for its  
10 Private Passenger Automobile class of business.  
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12  
13 **WHEREAS** on July 28, 2011 The Canadian Union Insurance Company applied to the Board for  
14 approval of a revised automobile insurance rate proposal for its Private Passenger Automobile  
15 class of business as directed in Order No. A.I. 10(2011); and  
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17 **WHEREAS** on August 3, 2011 the Board’s actuarial consultants, Oliver Wyman, reported that  
18 the revised rate proposal complies with the parameters specified in Order No. A.I. 10(2011) and  
19 is supported by the information submitted in connection with the filing; and  
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21 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
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24 **IT IS THEREFORE ORDERED THAT:**  
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- 26 1. The rate proposal received July 28, 2011 from The Canadian Union Insurance Company  
27 for its Private Passenger Automobile class of business is approved to be effective no  
28 sooner than September 26, 2011 for new business and November 23, 2011 for renewals.  
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- 30 2. The Canadian Union Insurance Company shall pay the expenses of the Board arising  
31 from this application.

Dated at St. John's, Newfoundland and Labrador, this 11<sup>th</sup> day of August 2011.

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Darlene Whalen, P.Eng.  
Vice-Chair

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Dwanda Newman  
Commissioner

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Cheryl Blundon  
Board Secretary