

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

**AN ORDER OF THE BOARD**

**NO. A.I. 9 (2011)**

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

4

5 **AND**

6

7 **IN THE MATTER OF** an application by  
8 Intact Insurance Company to adopt IAO  
9 advisory rates for Public Vehicles.

10

11

12 **WHEREAS** on February 24, 2011 Intact applied to the Board to adopt IAO advisory rates for  
13 the following classes of Public Vehicles:

14

- Ambulances;

15

- Taxis;

16

- Public Buses;

17

- School Buses;

18

- Private Buses – Hotel, Golf & Country Club;

19

- Private Buses – Used to Transport Employees; and

20

21 **WHEREAS** Intact has provided its own rating methodology for fleet and garage business which  
22 appears to be reasonable in the circumstances; and

23

24 **WHEREAS** Intact is a member company of IAO and is licensed to write automobile insurance  
25 in the Province; and

26

27 **WHEREAS** Intact does not possess sufficient company loss experience to prepare an  
28 independent actuarially based filing; and

29

30 **WHEREAS** the Board is satisfied that the advisory rates of IAO, which are based on member  
31 company data, are acceptable for use by Intact in the current circumstances.

1 **IT IS THEREFORE ORDERED THAT:**

2

3 1. The application of Intact Insurance Company to adopt IAO advisory rates for Public Vehicles  
4 classes of automobile insurance business is approved effective no sooner than May 15, 2011.

5

6 2. Intact shall pay the expenses of the Board arising from this application.

Dated at St. John's, Newfoundland and Labrador, this 27<sup>th</sup> day of April 2011.

---

Darlene Whalen, P.Eng.  
Vice-Chair

---

James Oxford  
Commissioner

---

Cheryl Blundon  
Board Secretary