

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

**AN ORDER OF THE BOARD**

**NO. A.I. 10(2012)**

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 Aviva Insurance Company of Canada to  
9 adopt the most recent rates and rating program  
10 of S&Y Insurance Company for its  
11 Miscellaneous Vehicles class of business.  
12  
13

14 **WHEREAS** on May 7, 2012 Aviva Insurance Company of Canada (“Aviva”) applied to the  
15 Board for approval to adopt the most recent rates and rating program of S&Y Insurance  
16 Company (“S&Y”) for its Miscellaneous Vehicles class of automobile insurance business; and  
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18 **WHEREAS** Aviva and S&Y are member companies of Aviva Canada Inc.; and  
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20 **WHEREAS** Aviva writes principally commercial automobile insurance in the Province but  
21 wishes to write a small number of miscellaneous vehicles to accommodate its commercial  
22 clients; and  
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24 **WHEREAS** Aviva’s experience for its Miscellaneous Vehicles class of business in the Province  
25 is insufficient to provide an actuarially justified rate filing; and  
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27 **WHEREAS** the Board is satisfied that the use by Aviva of S&Y’s most recent rates and rating  
28 program is appropriate under the circumstances.

1 **IT IS THEREFORE ORDERED THAT:**

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- 3 1. The application by Aviva Insurance Company of Canada to utilize the Miscellaneous
- 4 Vehicles rates and rating program of S&Y Insurance Company is approved with effect no
- 5 sooner than July 1, 2012.
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- 7 2. Aviva Insurance Company of Canada shall annually report to the Board the number of
- 8 miscellaneous vehicles written in the Province and the premiums associated therewith,
- 9 commencing no later than March 31, 2013 and continuing thereafter until otherwise ordered
- 10 by the Board.

**Dated** at St. John's, Newfoundland and Labrador, this 7<sup>th</sup> day of June, 2012.

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Darlene Whalen, P.Eng.  
Vice-Chairperson

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Dwanda Newman, LL.B.  
Commissioner

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Cheryl Blundon  
Board Secretary