

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

**AN ORDER OF THE BOARD**

**NO. A.I. 8(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 Federation Insurance Company of Canada  
9 to implement a revised rating program for its  
10 Private Passenger Automobiles class of business.  
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12  
13 **WHEREAS** on May 7, 2012 Federation Insurance Company of Canada 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. 6(2012); and  
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17 **WHEREAS** the Board’s actuarial consultants, Oliver Wyman, reported that the revised rate  
18 proposal complies with the parameters specified in Order No. A.I. 6(2012) and is supported by  
19 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 revised rate proposal received May 7, 2012 from Federation Insurance Company of  
27 Canada for its Private Passenger Automobiles class of business is approved to be  
28 effective no sooner than June 1, 2012 for new business and August 1, 2012 for renewals  
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30 2. Federation Insurance Company of Canada 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 May 2012.

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Darlene Whalen, P.Eng.  
Vice-Chair

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James Oxford  
Commissioner

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Barbara Thistle  
Assistant Board Secretary