

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

AN ORDER OF THE BOARD

NO. A.I. 12(2013)

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 for approval
9 to implement a revised rating program for its
10 Private Passenger Automobiles class of business.
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13 **WHEREAS** on May 28, 2013 Federation Insurance Company of Canada applied to the Board
14 for approval of a revised automobile insurance rate proposal for its Private Passenger
15 Automobiles class of business as directed in Order No. A.I. 11 (2013); and
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17 **WHEREAS** on May 28, 2013 the Board’s actuarial consultants, Oliver Wyman, reported that
18 the revised rate proposal complies with the parameters specified in Order No. A.I. 11(2013); and
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20 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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23 **IT IS THEREFORE ORDERED THAT:**
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- 25 1. The revised rate proposal received May 28, 2013 from Federation Insurance Company of
26 Canada for its Private Passenger Automobiles class of business is approved to be
27 effective no sooner than June 6, 2013 for new business and August 1, 2013 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 6th day of June 2013.

Darlene Whalen, P.Eng.
Vice-Chair

James Oxford
Commissioner

Cheryl Blundon
Board Secretary