

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

AN ORDER OF THE BOARD

NO. A.I. 14(2013)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22 (the “*Act*”),
3 as amended, and regulations thereunder; and
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5 **IN THE MATTER OF** an application by
6 Intact Insurance Company for approval
7 to implement a revised rating program for its
8 Private Passenger Automobiles class of business.
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11 **WHEREAS** on September 12, 2013 Intact Insurance Company applied to the Board for approval
12 of a revised automobile insurance rate proposal for its Private Passenger Automobiles class of
13 business in accordance with Order No. A.I. 13 (2013); and
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15 **WHEREAS** on September 12, 2013 the Board’s actuarial consultants, Oliver Wyman, reported
16 that the revised rate proposal complies with the parameters specified in Order No. A.I. 13 (2013)
17 and is supported by information submitted in connection with the filing; and
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19 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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22 **IT IS THEREFORE ORDERED THAT:**
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- 24 1. The revised rate proposal received September 12, 2013 from Intact Insurance Company for
25 its Private Passenger Automobiles class of business is approved to be effective no sooner
26 than October 15, 2013 for new business and November 15, 2013 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 13th day of September 2013.

Darlene Whalen, P.Eng.
Vice-Chair

Dwanda Newman, LL.B.
Commissioner

Cheryl Blundon
Board Secretary