

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

**AN ORDER OF THE BOARD**

**NO. A.I. 19(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 Scottish and York Insurance Co. Limited for approval to  
7 implement revised rates for its Private  
8 Passenger Automobiles class of business.  
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11 **WHEREAS** on October 3, 2013 Scottish and York Insurance Co. Limited applied to the Board  
12 for approval of a revised automobile insurance rate proposal for its Private Passenger  
13 Automobiles class of business in accordance with Order No. A.I. 15 (2013); and  
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15 **WHEREAS** on October 12, 2013 the Board’s actuarial consultants, Oliver Wyman, reported that  
16 the revised rate proposal complies with the parameters specified in Order No. A.I. 15 (2013) and  
17 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 October 3, 2013 from Scottish and York Insurance Co.  
25 Limited for its Private Passenger Automobiles class of business is approved to be effective  
26 no sooner than November 1, 2013 for new business and December 1, 2013 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 17<sup>th</sup> day of October 2013.

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Darlene Whalen, P.Eng.  
Vice-Chair

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James Oxford  
Commissioner

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Cheryl Blundon  
Board Secretary