

NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 7 (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 Travelers Canada on behalf  
9 of St. Paul Fire and Marine Insurance Company  
10 to adopt IAO advisory rates for Private Passenger  
11 Automobiles, Commercial Vehicles, and  
12 Miscellaneous Vehicles.  
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15 **WHEREAS** on February 21, 2013 Travelers Canada, on behalf of St. Paul Fire and Marine  
16 Insurance Company, applied to the Board to adopt IAO advisory rates for Private Passenger  
17 Automobiles, Commercial Vehicles and Miscellaneous Vehicles in order to write commercial  
18 fleet automobile business; and  
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20 **WHEREAS** St. Paul Fire and Marine Insurance Company is a member company of IAO and is  
21 licensed to write automobile insurance in the Province; and  
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23 **WHEREAS** St. Paul Fire and Marine Insurance Company does not possess sufficient company  
24 loss experience to prepare an independent actuarially-based filing; and  
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26 **WHEREAS** the Board is satisfied that the IAO advisory rates are acceptable for use by St. Paul  
27 Fire and Marine Insurance Company in the circumstances.

1 **IT IS THEREFORE ORDERED THAT:**  
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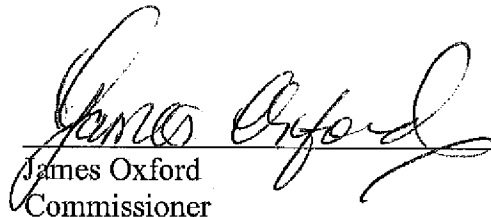
- 3 1. The application of Travelers Canada, on behalf of St. Paul Fire and Marine Insurance  
4 Company, to adopt IAO advisory rates for Private Passenger Automobiles, Commercial  
5 Vehicles and Miscellaneous Vehicles is approved to be effective no sooner than April 1,  
6 2013.

**DATED** at St. John's, Newfoundland and Labrador, this 15th day of March 2013.



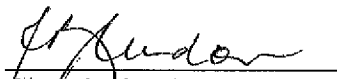
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Darlene Whalen, P.Eng.  
Vice-Chair



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James Oxford  
Commissioner



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Cheryl Blundon  
Board Secretary