

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

**AN ORDER OF THE BOARD**

**NO. A.I. 14(2014)**

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 The Personal Insurance Company for approval to  
7 implement revised rates for its Private Passenger  
8 Automobiles class of business.  
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11 **WHEREAS** on December 10, 2014 The Personal Insurance Company applied to the Board for  
12 approval of a revised automobile insurance rate proposal for its Private Passenger Automobiles  
13 class of business in accordance with Order No. A.I. 13 (2014); and  
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15 **WHEREAS** on December 15, 2014 the Board’s actuarial consultants, Oliver Wyman Limited,  
16 reported that the revised rate proposal complies with the parameters specified in Order No. A.I.  
17 13(2014) 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 December 10, 2014 from The Personal Insurance  
25 Company for its Private Passenger Automobiles class of business is approved to be  
26 effective no sooner than March 15, 2015 for new business and May 15, 2015 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 19th day of December 2014.

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Darlene Whalen, P.Eng.  
Vice-Chair

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James Oxford  
Commissioner

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Colleen Jones  
Assistant Board Secretary