

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

**AN ORDER OF THE BOARD**

**NO. A.I. 1(2015)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22 (the “*Act*”),  
3 as amended, and regulations thereunder; and  
4

5 **IN THE MATTER OF** an application  
6 by Intact Insurance Company for approval to  
7 implement a revised rating program for its  
8 Commercial Automobiles class of business.  
9

10  
11 **WHEREAS** on December 1, 2014 Intact Insurance Company applied to the Board for approval  
12 of a revised rating program for its Commercial Automobiles class of business in accordance with  
13 Order No. A.I. 12 (2014); and  
14

15 **WHEREAS** on December 4, 2014 the Board’s actuarial consultants, Oliver Wyman, reported  
16 that the revised rating program complies with the parameters specified in Order No. A.I. 12  
17 (2014) and is supported by information submitted in connection with the filing; and  
18

19 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
20

21 **IT IS THEREFORE ORDERED THAT:**  
22

- 23 1. The revised rating program received December 1, 2014 from Intact Insurance Company for  
24 its Commercial Automobiles class of business is approved to be effective February 1, 2015  
25 for new business and April 1, 2015 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 5<sup>th</sup> day of January 2015.

---

Darlene Whalen, P.Eng.  
Vice-Chair

---

James Oxford  
Commissioner

---

Cheryl Blundon  
Board Secretary