

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

**AN ORDER OF THE BOARD**

**NO. A.I. 6(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  
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5 **IN THE MATTER OF** an application by  
6 Intact Insurance Company for approval  
7 to implement a Claims Advantage endorsement for its  
8 Private Passenger Automobiles class of business.  
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11 **WHEREAS** on January 30, 2015 Intact Insurance Company applied to the Board for approval to  
12 implement a Claims Advantage endorsement and to remove the current my Achiever  
13 endorsement for its Private Passenger Automobiles class of business; and  
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15 **WHEREAS** the Claims Advantage endorsement is an optional endorsement which consists of a  
16 waiver of deductible of up to \$1000 for certain types of losses; and  
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18 **WHEREAS** the coverage currently offered under the my Achiever endorsement will be offered  
19 under the Claims Advantage endorsement for existing insureds; and  
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21 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
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24 **IT IS THEREFORE ORDERED THAT:**  
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- 26 1. The application filed January 30, 2015 by Intact Insurance Company for approval to  
27 implement a Claims Advantage endorsement for its Private Passenger Automobiles class of  
28 business is approved to be effective no sooner than April 12, 2015 for new business and for  
29 renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 11<sup>th</sup> day of March, 2015.

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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