

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

AN ORDER OF THE BOARD

NO. A.I. 15(2016)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22, (the
3 “*Act*”), as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 The Personal Insurance Company for approval
8 of a change to Standard Endorsement S.E.F. 16
9 for its Private Passenger Automobiles class of business.
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12 **WHEREAS** on August 30, 2016 The Personal Insurance Company applied to the Board for
13 approval of a change to its Standard Endorsement S.E.F. 16 credit table for its Private Passenger
14 Automobiles class of business; and
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16 **WHEREAS** Standard Endorsement S.E.F. 16 is an optional endorsement which suspends certain
17 coverages with respect to the use or operation of the automobile for a specified period of time;
18 and
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20 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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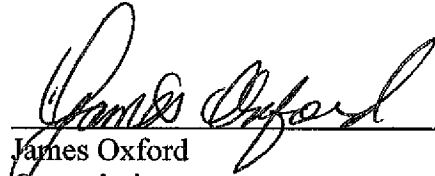
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23 **IT IS THEREFORE ORDERED THAT:**
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- 25 1. The proposal received August 30, 2016 from The Personal Insurance Company for its
26 Private Passenger Automobiles class of business is approved to be effective no sooner than
27 November 20, 2016 for new business and January 19, 2017 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 11th day of October, 2016.



Darlene Whalen, P.Eng.
Vice-Chair



James Oxford
Commissioner



Sara Kean
Assistant Board Secretary