

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

AN ORDER OF THE BOARD

NO. A.I. 4(2018)

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
7 by Intact Insurance Company to implement
8 changes to endorsements for its Private Passenger
9 Automobiles class of business.
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11
12 **WHEREAS** on December 20, 2017 Intact Insurance Company applied to the Board for approval
13 of changes to standard endorsements S.E.F. 35 and S.E.F. 43R/43R(L), Plus Pac Options A, B, C,
14 D, and the Claims Advantage endorsement for its Private Passenger Automobiles class of business;
15 and
16

17 **WHEREAS** S.E.F. 35 is a standard endorsement which provides coverage for towing and
18 emergency service expense; and
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20 **WHEREAS** S.E.F. 43R/43R(L) is a standard endorsement which waives depreciation on repair
21 or replacement for loss from an insured peril; and
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23 **WHEREAS** Plus Pac Options A, B, C, and D include S.E.F. 35 and S.E.F. 43R/43R(L); and
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25 **WHEREAS** the Claims Advantage endorsement is an optional endorsement which provides for
26 the waiver of physical damage deductibles; and
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28 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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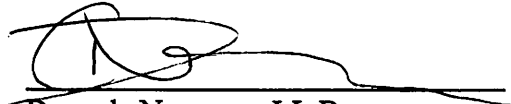
31 **IT IS THEREFORE ORDERED THAT:**
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- 33 1. The changes proposed by Intact Insurance Company on December 20, 2017 to standard
34 endorsements S.E.F. 35 and S.E.F. 43R/43R(L), Plus Pac Options A, B, C and D, and the
35 Claims Advantage endorsement for its Private Passenger Automobiles class of business are
36 approved to be effective no sooner than April 11, 2018 for new business and May 11, 2018 for
37 renewals.

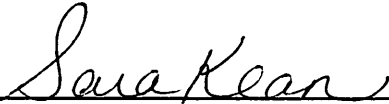
DATED at St. John's, Newfoundland and Labrador, this 8th day of February, 2018.



Darlene Whalen, P. Eng.
Vice-Chair



Dwanda Newman, LL.B.
Commissioner



Sara Kean
Assistant Board Secretary