

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

**AN ORDER OF THE BOARD**

**NO. A.I. 70(2020)**

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  
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6 **IN THE MATTER OF** an application  
7 by Protective Insurance Company for  
8 approval to implement a revised rating  
9 program for its Commercial Vehicles  
10 and Interurban Trucks category of  
11 automobile insurance.  
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14 **WHEREAS** on July 17, 2020 Protective Insurance Company (“Protective”) applied to the Board  
15 for approval of a revised rating program under the IAO filing option for its Commercial Vehicles  
16 and Interurban Trucks category of automobile insurance; and  
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18 **WHEREAS** the IAO filing option may be used by insurers to adopt the most recent IAO rating  
19 program accepted for use by the Board; and  
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21 **WHEREAS** the IAO filing option may also be used to introduce deviations to the IAO rating  
22 program by insurers that are proposing to adopt or are currently using IAO rates; and  
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24 **WHEREAS** Protective proposed to adopt the IAO rating program for Commercial Vehicles and  
25 Interurban Trucks accepted for use by the Board in Information Bulletin A.I. 2020-06 issued on  
26 May 5, 2020; and  
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28 **WHEREAS** Protective did not propose any deviations to the IAO rating program; and  
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30 **WHEREAS** the revised rating program is filed in accordance with the IAO Filing Guidelines and  
31 is supported; and  
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33 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
34 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
35 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
36 *Insurance Companies Act* or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

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1. The revised rating program received July 17, 2020 from Protective Insurance Company for its Commercial Vehicles and Interurban Trucks category of automobile insurance is approved to be effective no sooner than September 1, 2020 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 18<sup>th</sup> day of August, 2020.



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Darlene Whalen, P. Eng., FEC  
Chair and Chief Executive Officer



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Christopher Pike, LL.B., FCIP  
Commissioner



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Cheryl Blundon  
Board Secretary