

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

AN ORDER OF THE BOARD

NO. A.I. 92(2020)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application
7 by Traders General Insurance Company
8 for approval to implement a revised
9 rating program for its Motorhomes
10 class of automobile insurance.
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13 **WHEREAS** on September 30, 2020 Traders General Insurance Company (“Traders”) applied to
14 the Board for approval of a revised rating program under the Mandatory Simplified filing option
15 for its Motorhomes class of automobile insurance, effective April 1, 2021 for new business and
16 renewals; and
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18 **WHEREAS** Traders does not have any written exposures for its Motorhomes business and did
19 not propose a rate change; and
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21 **WHEREAS** Traders proposed various rating program changes; and
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23 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory
24 Simplified Filing Guidelines and is supported; and
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26 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
27 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
29 *Insurance Companies Act* or the respective regulations thereunder.

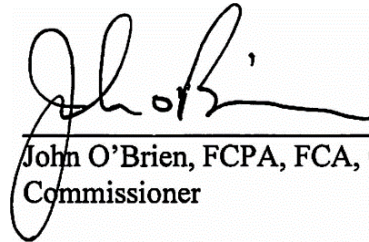
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The revised rating program received September 30, 2020 from Traders General Insurance
4 Company for its Motorhomes class of automobile insurance is approved to be effective no
5 sooner than April 1, 2021 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 15th day of October, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary