

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

AN ORDER OF THE BOARD

NO. A.I. 19(2021)

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 Unifund Assurance Company
8 for approval to adopt the 2021 CLEAR
9 rate group table for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on May 26, 2021 Unifund Assurance Company (“Unifund”) applied to the Board for
15 approval to adopt the 2021 CLEAR rate group table for its Private Passenger Automobiles category
16 of automobile insurance; and
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18 **WHEREAS** Unifund proposed an overall rate level change of 0%; and
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20 **WHEREAS** Unifund also proposed to maintain its current capping provision; and
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22 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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24 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
27 *Insurance Companies Act* or the respective regulations thereunder.
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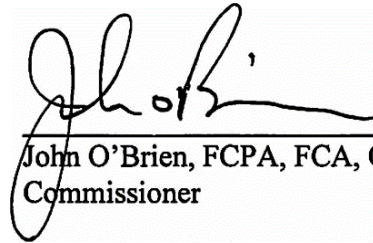
30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received May 26, 2021 from Unifund for its Private Passenger Automobiles
33 category of automobile insurance is approved to be effective no sooner than August 1, 2021
34 for new business and October 1, 2021 for renewals.


DATED at St. John's, Newfoundland and Labrador, this 10th day of June, 2021.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary