

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

AN ORDER OF THE BOARD

NO. A.I. 136(2020)

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

6 **IN THE MATTER OF** an application
7 by The Personal Insurance Company
8 for approval to implement a revised
9 rating program for its Miscellaneous
10 Vehicles category of automobile
11 insurance.
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14 **WHEREAS** on December 7, 2020 The Personal Insurance Company (“The Personal”) applied to
15 the Board for approval of a revised rating program under the Mandatory Simplified filing option
16 for its Miscellaneous Vehicles category of automobile insurance; and
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18 **WHEREAS** the proposal includes the following types of Miscellaneous Vehicles: (i) All Terrain
19 Vehicles, (ii) Mopeds, (iii) Motorcycles, (iv) Motorhomes, (v) Snow Vehicles and (vi) Trailers
20 and Campers; and
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22 **WHEREAS** The Personal noted that it does not have sufficient volume to justify any rate increase
23 or decrease for Miscellaneous Vehicles; and
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25 **WHEREAS** The Personal proposed no changes to its current rates or rating program; and
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27 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory
28 Simplified Filing Guidelines and is supported; and
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30 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
31 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
32 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
33 *Insurance Companies Act* or the respective regulations thereunder.

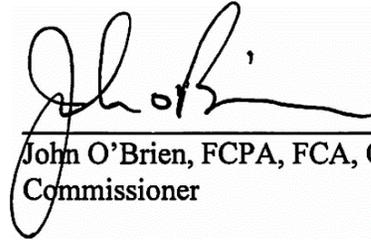
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The revised rating program received December 7, 2020 from The Personal Insurance
4 Company for its Miscellaneous Vehicles category of automobile insurance is approved to
5 be effective no sooner than February 12, 2021 for new business and April 13, 2021 for
6 renewals.

DATED at St. John's, Newfoundland and Labrador, this 10th day of December, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary