

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

AN ORDER OF THE BOARD

NO. A.I. 118(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 Intact Insurance Company
8 for approval to adopt the 2020 CLEAR
9 Rate Group Table for its Private
10 Passenger Automobiles category of
11 automobile insurance.
12
13

14 **WHEREAS** on October 27, 2020 Intact Insurance Company applied to the Board for approval to
15 adopt the 2020 CLEAR Rate Group Table for its Private Passenger Automobiles category of
16 automobile insurance; and
17

18 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and
19

20 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
21 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
22 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
23 *Insurance Companies Act* or the respective regulations thereunder.
24
25

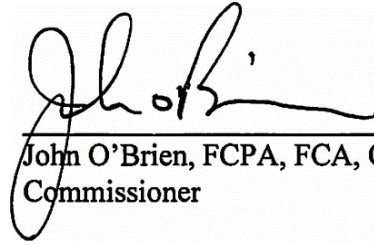
26 **IT IS THEREFORE ORDERED THAT:**
27

- 28 1. The proposal received October 27, 2020 from Intact Insurance Company for its Private
29 Passenger Automobiles category of automobile insurance is approved to be effective no
30 sooner than January 6, 2021 for new business and February 6, 2021 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 16th day of November, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary