

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

**AN ORDER OF THE BOARD**

**NO. A.I. 31(2022)**

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 by  
7 Security National Insurance Company for  
8 approval of underwriting rules and  
9 endorsements for its Commercial  
10 Vehicles category of automobile  
11 insurance.  
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14 **WHEREAS** on August 12, 2022 Security National Insurance Company (“SNIC”) applied to the  
15 Board under the Supplemental filing option for approval of underwriting rules and endorsements  
16 for its Commercial Vehicles category of automobile insurance; and  
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18 **WHEREAS** the filing is made accordance with the parameters established in the Supplemental  
19 Filing Guidelines; and  
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21 **WHEREAS** the Board is satisfied that the proposals are just and reasonable in the circumstances,  
22 do not impair the solvency of the insurer, are not excessive in relation to the financial  
23 circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance**  
24 **Companies Act** or the respective regulations thereunder.  
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27 **IT IS THEREFORE ORDERED THAT:**  
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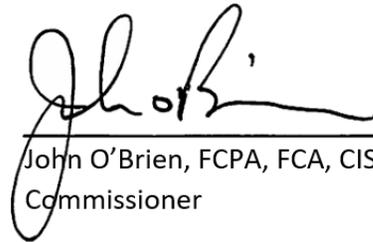
- 29 1. The proposal received August 12, 2022 from Security National Insurance Company for  
30 approval of underwriting rules and endorsements for its Commercial Vehicles category of  
31 automobile insurance is approved to be effective no sooner than March 1, 2023.

**DATED** at St. John's, Newfoundland and Labrador, this 5<sup>th</sup> day of December, 2022.



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



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary