

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

AN ORDER OF THE BOARD

NO. A.I. 10(2023)

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 Dominion of Canada General
8 Insurance Company for approval
9 to adopt rating program changes for
10 its Private Passenger Automobiles
11 category of automobile insurance.
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14 **WHEREAS** on March 30, 2023 Dominion of Canada General Insurance Company (“Dominion”)
15 applied to the Board under the Supplemental filing option for approval to adopt rating program
16 changes for its Private Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** Dominion proposed segmentation changes across multiple rating variables, which
19 have been off-balanced as appropriate to achieve revenue neutrality by coverage; and
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21 **WHEREAS** Dominion also proposed to adopt the 2023 CLEAR rate group tables; and
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23 **WHEREAS** Dominion provided justification to support the proposed changes; and
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25 **WHEREAS** on April 13, 2023 Oliver Wyman filed a report of findings stating it found the proposed
26 changes to be reasonable and supported; and
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28 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
30 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
31 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

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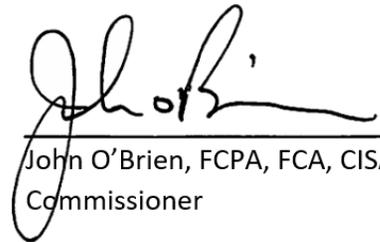
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1. The proposal received March 30, 2023 from Dominion of Canada General Insurance Company to adopt rating program changes for its Private Passenger Automobiles category of automobile insurance is approved to be effective no sooner than July 11, 2023 for new business and August 13, 2023 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 21st day of April, 2023.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Cheryl Blundon
Board Secretary