

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

AN ORDER OF THE BOARD

NO. A.I. 33(2025)

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 by
7 The Sovereign General Insurance
8 Company for approval to implement
9 rating program changes for its
10 Commercial Vehicles category
11 of automobile insurance.
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14 **WHEREAS** on May 13, 2025 The Sovereign General Insurance Company (“Sovereign”) applied to
15 the Board under the Supplemental filing option for approval of rating program changes applicable
16 to its Commercial Vehicles category of automobile insurance; and
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18 **WHEREAS** Sovereign proposed endorsement changes; and
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20 **WHEREAS** the overall rate level impact associated with this filing is +0.0%; and
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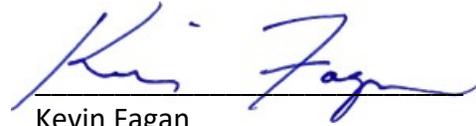
22 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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24 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, 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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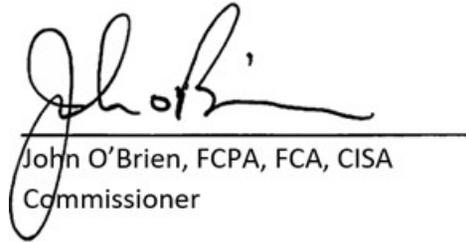
30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received May 13, 2025 from The Sovereign General Insurance Company for its
33 Commercial Vehicles category of automobile insurance is approved to be effective no sooner
34 than August 1, 2025 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 26th day of June, 2025.



Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Jo-Anne Galarneau
Board Secretary