

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

AN ORDER OF THE BOARD

NO. A.I. 8 (2010)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22, as
3 amended (the “*Act*”);
4

5 **AND**
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7 **IN THE MATTER OF** an application by
8 Royal & Sun Alliance Insurance Company
9 of Canada (“*Royal*”) to implement revised
10 rates for its Private Passenger Automobile
11 class of business.
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14 **WHEREAS** on September 10, 2010 *Royal* applied to the Board for approval of a revised private
15 passenger automobile insurance rating program which will result in rates that are higher than
16 those previously approved by the Board; and
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18 **WHEREAS** on September 23, 2010 the Board’s actuarial consultants, Oliver Wyman, filed a
19 report that concludes the rate proposals were based on the factors and parameters determined by
20 the Board to be reasonable and were supported by information submitted in connection with the
21 filing; and
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23 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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25 **IT IS THEREFORE ORDERED THAT:**
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- 27 1. The proposed rates and rating program for the private passenger class of business of
28 *Royal & Sun Alliance Insurance Company of Canada* is approved with effect no sooner
29 than January 1, 2011 for new business and February 20, 2011 for renewal business.

Dated at St. John's, Newfoundland and Labrador, this 26th day of October 2010.

Darlene Whalen, P.Eng.
Vice-Chair

Dwanda Newman, LL.B.
Commissioner

Barbara Thistle
Assistant Board Secretary