

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

AN ORDER OF THE BOARD

NO. A.I. 101(2020)

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 Royal & Sun Alliance Insurance
8 Company of Canada for approval to adopt
9 the 2020 MSRP Rate Group Table for
10 its Commercial Vehicles class of
11 automobile insurance.
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14 **WHEREAS** on October 13, 2020 Royal & Sun Alliance Insurance Company of Canada applied
15 to the Board under the Expedited Approval filing option for approval to adopt the 2020 MSRP
16 Rate Group Table for its Commercial Vehicles class of automobile insurance; and
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18 **WHEREAS** no further changes are proposed to the rating program; and
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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.
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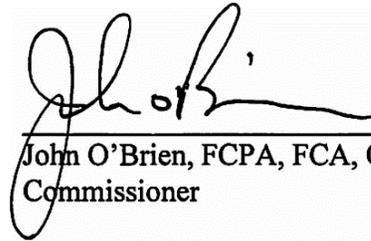
26 **IT IS THEREFORE ORDERED THAT:**
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- 28 1. The proposal received October 13, 2020 from Royal & Sun Alliance Insurance Company
29 of Canada to adopt the 2020 MSRP Rate Group Table for its Commercial Vehicles class
30 of automobile insurance is approved to be effective no sooner than January 1, 2021 for new
31 business and March 1, 2021 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 29th day of October, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary