

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

AN ORDER OF THE BOARD

NO. A.I. 134(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 The Dominion of Canada General
8 Insurance Company for approval
9 to implement a revised rating program
10 for its Miscellaneous Vehicles category
11 of automobile insurance.
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14 **WHEREAS** on October 20, 2020 The Dominion of Canada General Insurance Company
15 (“Dominion”) applied to the Board for approval of a revised rating program under the Mandatory
16 Simplified filing option for its Miscellaneous Vehicles category of automobile insurance; and
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18 **WHEREAS** the proposal includes the following types of Miscellaneous Vehicles: (i) All-Terrain
19 Vehicles, (ii) Snow Vehicles, (iii) Motorcycles, (iv) Motorhomes, (v) Trailers and (vi) Historic
20 Vehicles; and
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22 **WHEREAS** Dominion does not have sufficient volume to perform any actuarial analysis for
23 Miscellaneous Vehicles; and
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25 **WHEREAS** Dominion proposed no rating program changes; and
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27 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory
28 Simplified Filing Guidelines; and
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30 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
31 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
32 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
33 *Insurance Companies Act* or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

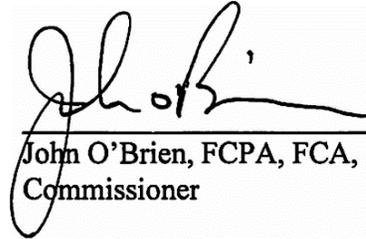
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1. The revised rating program received October 20, 2020 from The Dominion of Canada General Insurance Company for its Miscellaneous Vehicles category of automobile insurance is approved to be effective no sooner than January 20, 2021 for new business and March 1, 2021 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 10th day of December, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary