

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

AN ORDER OF THE BOARD

NO. A.I. 11(2021)

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 Intact Insurance Company for
8 approval to adopt endorsement changes
9 for its Private Passenger Automobiles
10 category of automobile insurance.
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13 **WHEREAS** on February 15, 2021 Intact Insurance Company (“Intact”) applied to the Board under
14 the Supplemental filing option for approval to adopt endorsement changes for its Private Passenger
15 Automobiles category of automobile insurance; and
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17 **WHEREAS** Intact proposes two groups of changes with separate effective dates; and
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19 **WHEREAS** the first group proposes changes to the SEF 20, SEF 27 and Responsible Driver
20 Guarantee endorsements, as well as the removal of the MyAchiever endorsement; and
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22 **WHEREAS** the second group proposes to introduce a new Roadside Assistance endorsement and
23 remove the SEF 35 endorsement; and
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25 **WHEREAS** Intact provided justification to support the proposed endorsement changes; and
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27 **WHEREAS** the Board is satisfied that the proposed endorsement changes are just and reasonable
28 in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
29 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
30 *Insurance Companies Act* or the respective regulations thereunder.
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33 **IT IS THEREFORE ORDERED THAT:**
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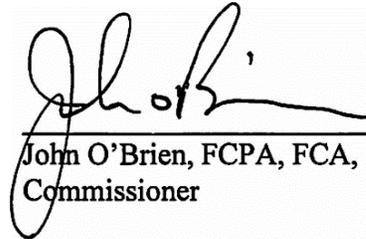
- 35 1. The proposal received February 15, 2021 from Intact Insurance Company for changes to
36 the SEF 20, SEF 27 and Responsible Driver Guarantee endorsements as well as the removal
37 of the MyAchiever endorsement, for its Private Passenger Automobiles category of
38 automobile insurance, is approved to be effective no sooner than September 8, 2021 for
39 new business and October 8, 2021 for renewals.

- 1 2. The proposal received February 15, 2021 from Intact Insurance Company to introduce a
2 new Roadside Assistance endorsement and remove the SEF 35 endorsement, for its Private
3 Passenger Automobiles category of automobile insurance, is approved to be effective no
4 sooner than May 11, 2021 for new business and June 11, 2021 for renewals.

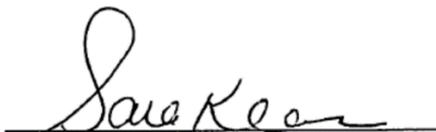
DATED at St. John's, Newfoundland and Labrador, this 1st day of April, 2021.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Sara Kean
Assistant Board Secretary