

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

**AN ORDER OF THE BOARD**

**NO. A.I. 13(2021)**

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  
7 by The Dominion of Canada General  
8 Insurance Company for approval of  
9 a surcharge change for its Commercial  
10 Vehicles category of automobile  
11 insurance.  
12  
13

14 **WHEREAS** on April 13, 2021 The Dominion of Canada General Insurance Company  
15 (“Dominion”) applied to the Board under the Supplemental filing option for approval to remove a  
16 surcharge for its Commercial Vehicles category of automobile insurance; and  
17

18 **WHEREAS** Dominion recently discovered a system constraint that prevents it from applying an  
19 approved surcharge of 25% to insureds that have 3 minor convictions plus 1 major conviction; and  
20

21 **WHEREAS** Dominion proposed to remove this surcharge and make no other changes to its rating  
22 program; and  
23

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.  
28  
29

30 **IT IS THEREFORE ORDERED THAT:**  
31

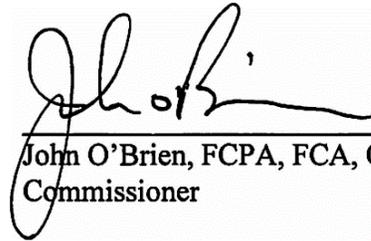
- 32 1. The proposal received April 13, 2021 from The Dominion of Canada General Insurance  
33 Company to remove a surcharge for its Commercial Vehicles category of automobile  
34 insurance is approved to be effective immediately.

**DATED** at St. John's, Newfoundland and Labrador, this 15<sup>th</sup> day of April, 2021.



---

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



---

John O'Brien, FCPA, FCA, CISA  
Commissioner



---

Cheryl Blundon  
Board Secretary