

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

**AN ORDER OF THE BOARD**

**NO. A.I. 42(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 Unifund Assurance Company for  
8 approval to implement a revised rating  
9 program for its Miscellaneous Vehicles  
10 category of automobile insurance.  
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13 **WHEREAS** on September 24, 2021 Unifund Assurance Company (“Unifund”) applied to the  
14 Board for approval of a revised rating program under the Mandatory Simplified filing option for  
15 its Miscellaneous Vehicles category of automobile insurance, which includes the All-Terrain  
16 Vehicles, Snow Vehicles, Motorcycles, Mopeds, Motorhomes, Campers and Trailers vehicle  
17 classes; and  
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19 **WHEREAS** Unifund does not have sufficient volume to perform an independent analysis and thus  
20 proposed no rating program changes for all associated vehicle classes; and  
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22 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified  
23 Filing Guidelines and is supported; and  
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25 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
26 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
27 financial circumstances of the insurer, and do not violate the Automobile Insurance Act or the  
28 Insurance Companies Act or the respective regulations thereunder.  
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31 **IT IS THEREFORE ORDERED THAT:**  
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- 33 1. The revised rating program received September 24, 2021 from Unifund Assurance Company  
34 for its Miscellaneous Vehicles category of automobile insurance is approved to be effective no  
35 sooner than December 31, 2021 for new business and January 31, 2022 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 8<sup>th</sup> day of October, 2021.



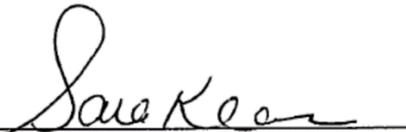
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Darlene Whalen, P. Eng., FEC  
Chair and Chief Executive Officer



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Christopher Pike, LL.B., FCIP  
Commissioner



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Sara Kean  
Assistant Board Secretary