

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

**AN ORDER OF THE BOARD**

**NO. A.I. 59(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 2021 IAO Rate Group  
9 Tables for its Commercial, Interurban and  
10 Public Vehicles classes of automobile  
11 insurance.  
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14 **WHEREAS** on December 9, 2021 Intact Insurance Company applied to the Board under the  
15 Supplemental filing option for approval to adopt the 2021 IAO Rate Group Tables (I and IIA) for  
16 its Commercial, Interurban and Public Vehicles classes of automobile insurance; and  
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18 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
19 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
20 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
21 *Insurance Companies Act* or the respective regulations thereunder.  
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24 **IT IS THEREFORE ORDERED THAT:**  
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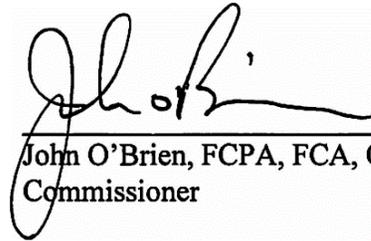
- 26 1. The proposal received December 9, 2021 from Intact Insurance Company to adopt 2021  
27 IAO Rate Group Tables for its Commercial, Interurban and Public Vehicles classes of  
28 automobile insurance is approved to be effective no sooner than April 6, 2022 for new  
29 business and May 6, 2022 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 17<sup>th</sup> day of December, 2021.



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



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary