

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

AN ORDER OF THE BOARD

NO. A.I. 39(2020)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22, as
3 amended, and regulations thereunder; and
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5 **IN THE MATTER OF** an application by
6 S & Y Insurance Company for approval
7 to adopt the 2020 CLEAR Rate Group
8 Table for its Private Passenger
9 Automobiles category of automobile
10 insurance.
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13 **WHEREAS** on June 11, 2020 S & Y Insurance Company applied to the Board for approval to
14 adopt the 2020 CLEAR Rate Group Table for its Private Passenger Automobiles category of
15 automobile insurance; and
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17 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and
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19 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
20 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
21 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
22 *Insurance Companies Act* or the respective regulations thereunder.
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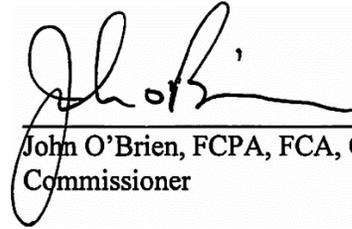
25 **IT IS THEREFORE ORDERED THAT:**
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- 27 1. The proposal received June 11, 2020 from S & Y Insurance Company for its Private
28 Passenger Automobiles category of automobile insurance is approved to be effective no
29 sooner than October 1, 2020 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 25th day of June, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary