

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

**AN ORDER OF THE BOARD**

**NO. A.I. 33(2025)**

**IN THE MATTER OF** the **Automobile Insurance Act**, RSNL 1990, c. A-22, as amended and regulations thereunder; and

**IN THE MATTER OF** an application by The Sovereign General Insurance Company for approval to implement rating program changes for its Commercial Vehicles category of automobile insurance.

**WHEREAS** on May 13, 2025 The Sovereign General Insurance Company (“Sovereign”) applied to the Board under the Supplemental filing option for approval of rating program changes applicable to its Commercial Vehicles category of automobile insurance; and

**WHEREAS** Sovereign proposed endorsement changes; and

**WHEREAS** the overall rate level impact associated with this filing is +0.0%; and

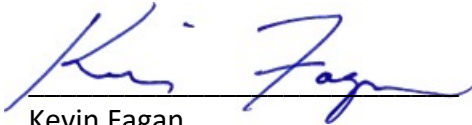
**WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and

**WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.


**IT IS THEREFORE ORDERED THAT:**

1. The proposal received May 13, 2025 from The Sovereign General Insurance Company for its Commercial Vehicles category of automobile insurance is approved to be effective no sooner than August 1, 2025 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 26<sup>th</sup> day of June, 2025.



Kevin Fagan  
Chair and Chief Executive Officer

  
John O'Brien, FCPA, FCA, CISA  
Commissioner

Jo-Anne Galarneau  
Board Secretary