

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

AN ORDER OF THE BOARD

NO. A.I. 10(2013)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22, as
3 amended (the “*Act*”);
4

5 **AND**
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7 **IN THE MATTER OF** an application by
8 Royal & Sun Alliance Insurance Company of Canada
9 for approval to implement a revised rating program for its
10 Private Passenger Automobiles class of business.
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13 **WHEREAS** on March 20, 2013 Royal & Sun Alliance Insurance Company of Canada applied to
14 the Board for approval of a revised automobile insurance rate proposal for its Private Passenger
15 Automobiles class of business as directed in Order No. A.I. 6 (2013); and
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17 **WHEREAS** on April 1, 2013 the Board’s actuarial consultants, Oliver Wyman, reported that the
18 revised rate proposal complies with the parameters specified in Order No. A.I. 6 (2013) and is
19 supported by information submitted in connection with the filing; and
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21 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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24 **IT IS THEREFORE ORDERED THAT:**
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- 26 1. The revised rate proposal received March 20, 2013 from Royal & Sun Alliance Insurance
27 Company of Canada for its Private Passenger Automobiles class of business is approved
28 to be effective no sooner than June 1, 2013 for new business and July 23, 2013 for
29 renewals.

DATED at St. John's, Newfoundland and Labrador, this 23rd day of April 2013.

Darlene Whalen, P.Eng.
Vice-Chair

James Oxford
Commissioner

Cheryl Blundon
Board Secretary