

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

**AN ORDER OF THE BOARD**

**NO. A.I. 16(2015)**

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

5 **IN THE MATTER OF** an application by  
6 The Sovereign General Insurance Company  
7 for approval to implement a change to  
8 Standard Endorsement S.E.F. 43 for its  
9 Commercial Vehicles class of business.  
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11  
12 **WHEREAS** on April 15, 2015 The Sovereign General Insurance Company applied to the Board  
13 for approval to implement a change to Standard Endorsement S.E.F. 43 for its Commercial  
14 Vehicles class of business; and  
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16 **WHEREAS** Standard Endorsement S.E.F. 43 is an optional endorsement which waives  
17 depreciation on repair or replacement costs resulting from an insured peril within a specified  
18 number of months of a new automobile first being delivered to the insured; and  
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20 **WHEREAS** the Board is satisfied the proposed change will not result in rates that are too high  
21 in the circumstances.  
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24 **IT IS THEREFORE ORDERED THAT:**  
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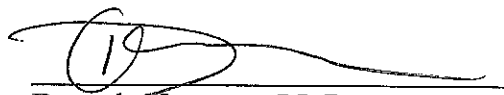
- 26 1. The proposed change to Standard Endorsement S.E.F. 43 received April 15, 2015 from The  
27 Sovereign General Insurance Company for its Commercial Vehicles class of business is  
28 approved to be effective no sooner than July 20, 2015 for new business and August 24,  
29 2015 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 25th day of May 2015.



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Darlene Whalen, P.Eng.  
Vice-Chair



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Dwanda Newman, LL.B.  
Commissioner



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Cheryl Blundon  
Board Secretary