

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

**AN ORDER OF THE BOARD**

**NO. A.I. 15(2019)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22,  
3 (the “*Act*”), as amended and regulations  
4 thereunder; and  
5

6 **IN THE MATTER OF** an application  
7 by The Dominion of Canada General  
8 Insurance Company for approval to  
9 implement a revised rates for its Private  
10 Passenger Automobiles class of  
11 business.  
12  
13

14 **WHEREAS** on June 28, 2019 The Dominion of Canada General Insurance Company  
15 (“Dominion”) applied to the Board for approval of a revised rating program for its Private  
16 Passenger Automobiles class of business; and  
17

18 **WHEREAS** the revised rating program proposes rates that are higher than those currently  
19 approved by the Board for certain coverages; and  
20

21 **WHEREAS** on September 23, 2019 the Board extended the 90-day review timeline; and  
22

23 **WHEREAS** on September 24, 2019 the Board’s actuarial consultants, Oliver Wyman Limited,  
24 filed a report of findings with the Board which identified key areas of the filing for the Board’s  
25 consideration (the “Oliver Wyman Report”); and  
26

27 **WHEREAS** on September 25, 2019 the Oliver Wyman Report was forwarded to Dominion for  
28 comment; and  
29

30 **WHEREAS** on October 3, 2019 Dominion filed a submission in relation to the Oliver Wyman  
31 Report; and  
32

33 **WHEREAS** on October 16, 2019 Oliver Wyman Limited filed an amended report to address  
34 Dominion’s submission (the “Oliver Wyman Amended Report”); and  
35

36 **WHEREAS** on October 16, 2019 the Oliver Wyman Amended Report was forwarded to  
37 Dominion for comment; and

1 **WHEREAS** on October 21, 2019 Dominion notified the Board that it had no comments in  
2 relation to the Oliver Wyman Amended Report; and

3  
4 **WHEREAS** the Board finds that Dominion failed to justify its proposals related to: i) the  
5 complement of credibility, ii) the expense provision, iii) the health levy, and iv) the profit  
6 provision; and

7  
8 **WHEREAS** Dominion may file a revised rate proposal for its Private Passenger Automobiles  
9 class of business reflecting the findings of the Board as set out in the Reasons for Decision to be  
10 issued separately.

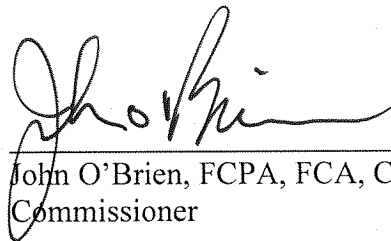
11  
12  
13 **IT IS THEREFORE ORDERED THAT:**

- 14  
15 1. The application is denied.  
16  
17 2. The Dominion of Canada General Insurance Company will be required to pay the costs of the  
18 Board associated with this filing, including the costs of the actuarial review.

**DATED** at St. John's, Newfoundland and Labrador, this 29<sup>th</sup> day of October, 2019.



\_\_\_\_\_  
Darlene Whalen, P.Eng., FEC  
Chair and Chief Executive Office



\_\_\_\_\_  
John O'Brien, FCPA, FCA, CISA  
Commissioner



\_\_\_\_\_  
Sara Kean  
Assistant Board Secretary