

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

AN ORDER OF THE BOARD

NO. A.I. 49(2026)

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 maintain its current rating program for its Public Vehicles category of automobile insurance.

WHEREAS on August 31, 2026 The Sovereign General Insurance Company (“Sovereign”) applied to the Board under the Mandatory Simplified filing option for its Public Vehicles category of automobile insurance; and

WHEREAS Sovereign is satisfying the three-year filing requirement, is proposing no changes and will continue to use the IAO base premiums, differentials and deviations approved by the Board in A.A 64(2020); and

WHEREAS Sovereign reports no in-force Public Vehicles exposures for any Public Vehicles types; and

WHEREAS the rating program is filed in accordance with the Mandatory Simplified Filing Guidelines; and

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

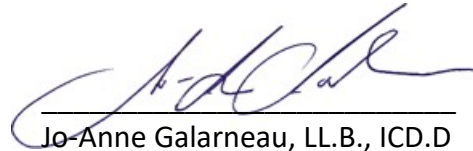
IT IS THEREFORE ORDERED THAT:

1. The proposal received August 31, 2026 from The Sovereign General Insurance Company for its Public Vehicles category of automobile insurance is approved to be effective no sooner than November 13, 2026 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 5th day of October, 2026.



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau, LL.B., ICD.D
Commissioner



Mike McNiven
Board Secretary