

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

**AN ORDER OF THE BOARD**

**NO. A.I. 16(2011)**

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

5 **AND**  
6

7 **IN THE MATTER OF** an application by  
8 The Canadian Union Insurance Company  
9 to implement a revised rating program for its  
10 Miscellaneous Vehicles class of business.  
11

12  
13 **WHEREAS** on August 4, 2011 The Canadian Union Insurance Company applied to the Board  
14 for approval of a revised Miscellaneous Vehicles automobile insurance rating program to extend  
15 its Manufacturer’s List Price New rate group tables and differentials to expand coverage for  
16 higher value vehicles; and  
17

18 **WHEREAS** the proposed revised rates do not result in rate changes for existing coverages; and  
19

20 **WHEREAS** the proposed revised rates follow the logical progression of existing differentials  
21 and there is no available actuarial data in relation to the proposal as the volume in this area is  
22 negligible; and  
23

24 **WHEREAS** the Board is satisfied that the proposed revised rates are not too high in the  
25 circumstances.  
26

27  
28 **IT IS THEREFORE ORDERED THAT:**  
29

- 30 1. The revised rate proposal received August 8, 2011 from The Canadian Union Insurance  
31 Company for its Miscellaneous Vehicles class of business is approved effective August  
32 25, 2011.

Dated at St. John's, Newfoundland and Labrador, this 25<sup>th</sup> day of August 2011.

---

Dwanda Newman  
Commissioner

---

James Oxford  
Commissioner

---

Cheryl Blundon  
Board Secretary