

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

AN ORDER OF THE BOARD

NO. A.I. 21(2011)

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 to implement a revised rating program for its
10 Private Passenger Automobiles class of business.
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13 **WHEREAS** on November 24, 2011 Royal & Sun Alliance Insurance Company of Canada
14 applied to the Board for approval of a revised automobile insurance rate proposal for its Private
15 Passenger Automobiles class of business as directed in Order No. A.I. 20(2011); and
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17 **WHEREAS** on November 28, 2011 the Board’s actuarial consultants, Oliver Wyman, reported
18 that the revised rate proposal complies with the parameters specified in Order No. A.I. 20(2011)
19 and is 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 November 24, 2011 from Royal & Sun Alliance
27 Insurance Company of Canada for its Private Passenger Automobiles class of business is
28 approved to be effective no sooner than February 1, 2012 for new business and March 20,
29 2012 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 9th day of December 2011.

Darlene Whalen, P.Eng.
Vice-Chair

James Oxford
Commissioner

Cheryl Blundon
Board Secretary