

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

AN ORDER OF THE BOARD

NO. A.I. 8 (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 Intact Insurance Company to adopt IAO
9 advisory rates for Miscellaneous Vehicles.
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12 **WHEREAS** on February 24, 2011 Intact applied to the Board to adopt IAO advisory rates for
13 the following classes of Miscellaneous Vehicles:

- 14 - Motorcycles and Mopeds;
 - 15 - Motorhomes, Campers and Trailer Units;
 - 16 - Snow Vehicles and All-Terrain Vehicles; and
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18 **WHEREAS** Intact is a member company of IAO and is licensed to write automobile insurance
19 in the Province; and
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21 **WHEREAS** Intact does not possess sufficient company loss experience to prepare an
22 independent actuarially based filing; and
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24 **WHEREAS** the Board is satisfied that the advisory rates of IAO, which are based on member
25 company data, are acceptable for use by Intact in the current circumstances.
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28 **IT IS THEREFORE ORDERED THAT:**
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- 30 1. The application of Intact Insurance Company to adopt IAO advisory rates for Miscellaneous
31 Vehicles classes of automobile insurance business is approved effective no sooner than June
32 1, 2011.
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- 34 2. Intact shall pay the expenses of the Board arising from this application.

Dated at St. John's, Newfoundland and Labrador, this 27th day of April 2011.

Darlene Whalen, P.Eng.
Vice-Chair

James Oxford
Commissioner

Cheryl Blundon
Board Secretary