

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

AN ORDER OF THE BOARD

NO. A.I. 16 (2012)

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 IAO Actuarial Consulting Services Inc. on
9 behalf of Protective Insurance Company to adopt
10 IAO advisory rates for its Commercial Vehicles
11 and Interurban Trucks classes of business.
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14 **WHEREAS** on September 6, 2012 IAO Actuarial Consulting Services Inc., on behalf of
15 Protective Insurance Company, applied to the Board to adopt IAO advisory rates for its
16 Commercial Vehicles and Interurban Trucks classes of business; and
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18 **WHEREAS** Protective Insurance Company is a member company of IAO and is licensed to
19 write automobile insurance in the Province; and
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21 **WHEREAS** Protective Insurance Company does not possess sufficient company loss experience
22 to prepare an independent actuarially based filing; and
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24 **WHEREAS** the Board is satisfied that the IAO advisory rates are acceptable for use by
25 Protective Insurance Company in the circumstances.
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27 **IT IS THEREFORE ORDERED THAT:**
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- 29 1. The application of Protective Insurance Company to adopt IAO advisory rates for its
30 Commercial Vehicles and Interurban Trucks classes of business is approved.

Dated at St. John's, Newfoundland and Labrador, this 4th day of October 2012.

Darlene Whalen, P.Eng.
Vice-Chair

Dwanda Newman, LL.B.
Commissioner

Cheryl Blundon
Board Secretary