

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

**AN ORDER OF THE BOARD**

**NO. A.I. 2(2012)**

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 Dominion of Canada General Insurance Company  
9 to implement a revised rating program for its  
10 Private Passenger Automobiles class of business.

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12  
13 **WHEREAS** on November 10, 2011 Dominion of Canada General Insurance Company applied  
14 to the Board for approval of a revised automobile insurance rating program for its Private  
15 Passenger Automobiles class of business; and

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17 **WHEREAS** the rating program proposes rates that are higher than those currently approved by  
18 the Board; and

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20 **WHEREAS** on November 22, 2011 the Board’s consulting actuaries, Oliver Wyman, filed a  
21 report of findings with the Board identifying that the rate proposal was not fully supported; and

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23 **WHEREAS** on November 23, 2011 the Board provided Dominion of Canada General Insurance  
24 Company with a copy of the Oliver Wyman report and requested additional support for its rate  
25 proposal; and

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27 **WHEREAS** on December 30, 2011, January 11, 2012 and January 17, 2012 Dominion of  
28 Canada General Insurance Company filed revised rate proposals with the Board; and

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30 **WHEREAS** on January 17, 2012 Oliver Wyman filed an addendum to its November 22, 2011  
31 report to confirm that the January 17, 2012 rate proposal was supported; and

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33 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.

1 **IT IS THEREFORE ORDERED THAT:**

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- 3 1. The revised rate proposal received January 17, 2012 from Dominion of Canada General  
4 Insurance Company for its Private Passenger Automobiles class of business is approved to be  
5 effective no sooner than February 1, 2012 for new business and April 1, 2012 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 27<sup>th</sup> day of January 2012

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Darlene Whalen, P.Eng.  
Vice-Chair

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James Oxford  
Commissioner

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Cheryl Blundon  
Board Secretary