

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

AN ORDER OF THE BOARD

NO. A.I. 9(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 Aviva Insurance Company of Canada to
9 adopt the most recent rates and rating program
10 of S&Y Insurance Company for its
11 Private Passenger Automobiles class of business.
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14 **WHEREAS** on May 7, 2012 Aviva Insurance Company of Canada (“Aviva”) applied to the
15 Board for approval to adopt the most recent rates and rating program of S&Y Insurance
16 Company (“S&Y”) for its Private Passenger Automobiles class of automobile insurance
17 business; and
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19 **WHEREAS** Aviva and S&Y are member companies of Aviva Canada Inc.; and
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21 **WHEREAS** Aviva writes principally commercial automobile insurance in the Province but
22 wishes to write a small number of private passenger automobiles to accommodate its commercial
23 clients; and
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25 **WHEREAS** Aviva’s experience for its Private Passenger Automobiles class of business in the
26 Province is insufficient to provide an actuarially justified rate filing; and
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28 **WHEREAS** the Board is satisfied that the use by Aviva of S&Y’s most recent rates and rating
29 program is appropriate under the circumstances.

1 **IT IS THEREFORE ORDERED THAT:**

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- 3 1. The application by Aviva Insurance Company of Canada to utilize the Private Passenger
- 4 Automobile rates and rating program of S&Y Insurance Company is approved with effect no
- 5 sooner than July 1, 2012.
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- 7 2. Aviva Insurance Company of Canada shall annually report to the Board the number of
- 8 private passenger automobiles written in the Province and the premiums associated
- 9 therewith, commencing no later than March 31, 2013 and continuing thereafter until
- 10 otherwise ordered by the Board.

Dated at St. John's, Newfoundland and Labrador, this 7th day of June, 2012.

Darlene Whalen, P.Eng.
Vice-Chairperson

Dwanda Newman, LL.B.
Commissioner

Cheryl Blundon
Board Secretary