

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

**AN ORDER OF THE BOARD**

**NO. A.I. 22(2013)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22 (the “*Act*”),  
3 as amended, and regulations thereunder; and  
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5 **IN THE MATTER OF** an application by  
6 The Sovereign General Insurance Company  
7 to adopt IAO advisory rates for its Miscellaneous  
8 Vehicles class of business.  
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11 **WHEREAS** on August 22, 2013 The Sovereign General Insurance Company applied to the  
12 Board to adopt IAO advisory rates for its Miscellaneous Vehicles class of business; and  
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14 **WHEREAS** The Sovereign General Insurance Company is a member company of IAO and is  
15 licensed to write automobile insurance in the Province; and  
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17 **WHEREAS** The Sovereign General Insurance Company does not possess sufficient company  
18 loss experience to prepare an independent actuarially based filing; and  
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20 **WHEREAS** the Board is satisfied that the IAO advisory rates are acceptable for use by The  
21 Sovereign General Insurance Company in the circumstances; and  
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23 **WHEREAS** The Sovereign General Insurance Company also proposes changes to rate groups,  
24 limits, guidelines, endorsements, discounts and surcharges; and  
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26 **WHEREAS** the Board accepts The Sovereign General Insurance Company’s proposals for its  
27 Miscellaneous Vehicles rating program.  
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30 **IT IS THEREFORE ORDERED THAT:**  
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- 32 1. The application of The Sovereign General Insurance Company to adopt IAO advisory rates  
33 for its Miscellaneous Vehicles class of business is approved to be effective no sooner than  
34 January 1, 2014 for new business and March 1, 2014 for renewal business.

**DATED** at St. John's, Newfoundland and Labrador, this 17th day of October 2013.

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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