

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

**AN ORDER OF THE BOARD**

**NO. A.I. 5 (2013)**

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 Royal & Sun Alliance Insurance Company of Canada  
9 for approval to implement a revised rating program for its  
10 Commercial Automobiles class of business.  
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13 **WHEREAS** on February 6, 2013 Royal & Sun Alliance Insurance Company of Canada applied  
14 to the Board for approval of a revised automobile insurance rate proposal for its Commercial  
15 Automobiles class of business as directed in Order No. A.I. 1 (2013); and  
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17 **WHEREAS** on February 7, 2013 the Board’s actuarial consultants, Oliver Wyman, reported that  
18 the revised rate proposal complies with the parameters specified in Order No. A.I. 1 (2013) and  
19 is supported by information submitted in connection with the filing; and  
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21 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
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24 **IT IS THEREFORE ORDERED THAT:**  
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- 26 1. The revised rate proposal received February 6, 2013 from Royal & Sun Alliance  
27 Insurance Company of Canada for its Commercial Automobiles class of business is  
28 approved to be effective no sooner than March 1, 2013 for new business and May 1, 2013  
29 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 14th day of February 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