

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

AN ORDER OF THE BOARD

NO. A.I. 20(2016)

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 Co-operators General Insurance Company
7 for approval of revised rates for its Private
8 Passenger Automobiles class of business.
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11 **WHEREAS** on October 17, 2016 Co-operators General Insurance Company applied to the
12 Board for approval of a revised rating program for its Private Passenger Automobiles class of
13 business; and
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15 **WHEREAS** on November 15, 2016 the Board’s consulting actuaries, Oliver Wyman Limited,
16 filed a report of findings with the Board which identified issues with the rate proposal; and
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18 **WHEREAS** on November 16, 2016 the Oliver Wyman report was provided to Co-operators
19 General Insurance Company for comments; and
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21 **WHEREAS** on November 21, 2016 Co-operators General Insurance Company filed comments
22 in response to the Oliver Wyman report and filed a revised rate proposal; and
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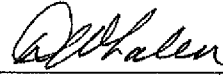
24 **WHEREAS** on November 22, 2016 the Oliver Wyman Limited reported that the changes
25 proposed in the revised rating program are supported based on information supplied in
26 connection with the application; and
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28 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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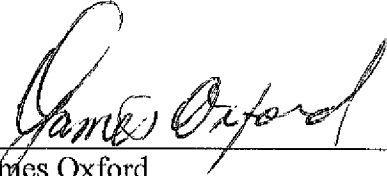
31 **IT IS THEREFORE ORDERED THAT:**
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- 33 1. The revised rating program received November 21, 2016 from Co-operators General
34 Insurance Company for its Private Passenger Automobiles class of business is approved to be
35 effective no sooner than June 13, 2017 for new business and July 13, 2017 for renewals.
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37 2. Co-operators General Insurance Company shall pay the costs of the Board associated with
38 this filing, including the costs of the actuarial review.

DATED at St. John's, Newfoundland and Labrador, this 16th day of December 2016.



Darlene Whalen, P.Eng.
Vice-Chair



James Oxford
Commissioner



Cheryl Blundon
Board Secretary