

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

AN ORDER OF THE BOARD

NO. A.I. 27(2026)

IN THE MATTER OF the Automobile

Insurance Act, RSNL 1990, c. A-22,
as amended, and regulations
thereunder; and

IN THE MATTER OF an application by
Facility Association for approval to adopt
the 2026 CLEAR rate group table for its
Private Passenger Automobiles category
of automobile insurance.

WHEREAS on June 1, 2026 Facility Association ("Facility") applied to the Board under the CLEAR
filing option for approval to adopt the 2026 CLEAR rate group table for its Private Passenger
Automobiles category of automobile insurance; and

WHEREAS Facility proposed base rate adjustments based on an analysis of its internal data to
achieve revenue neutrality; and

WHEREAS the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed rates are just and reasonable in the
circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
Insurance Companies Act or the respective regulations thereunder.

IT IS THEREFORE ORDERED THAT:

1. The proposal received June 1, 2026 from Facility Association for its Private Passenger
Automobiles category of automobile insurance is approved to be effective no sooner than
November 1, 2026 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 16th day of July, 2026.

A handwritten signature in blue ink, appearing to read 'Jo-Anne Galarneau', written over a horizontal line.

Jo-Anne Galarneau, CMA, LL.B., ICD.D
Commissioner

A handwritten signature in blue ink, appearing to read 'Christopher Pike', written over a horizontal line.

Christopher Pike, LL.B., FCIP
Commissioner

A handwritten signature in blue ink, appearing to read 'Mike McNiven', written over a horizontal line.

Mike McNiven
Board Secretary