

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

AN ORDER OF THE BOARD

NO. A.I. 28(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 Belair Insurance Company Inc. for approval to introduce endorsement changes for its Private Passenger Automobiles category automobile insurance.

WHEREAS on June 25, 2026 Belair Insurance Company Inc. ("Belair") applied to the Board under the Supplemental filing option for approval to introduce endorsement changes for its Private Passenger Automobiles category of automobile insurance; and

WHEREAS the proposed overall rate level impact of the proposal is +3.1%; and

WHEREAS the Board notes that policyholders have the option to remove or change endorsements upon renewal, which would reduce the proposed overall rate level impact; and

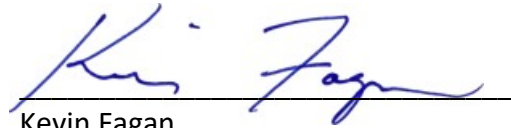
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed changes 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.

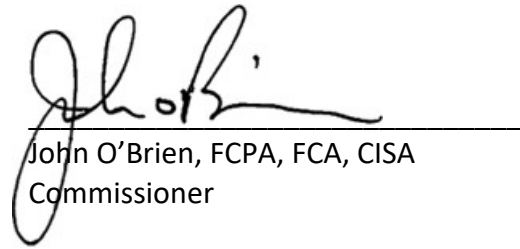
IT IS THEREFORE ORDERED THAT:

1. The proposal received June 25, 2026 from Belair Insurance Company Inc. introduce endorsement changes for its Private Passenger Automobiles category of automobile insurance is approved to be effective no sooner than September 24, 2026 for new business and November 23, 2026 for renewals.

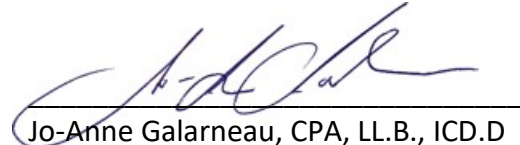
DATED at St. John's, Newfoundland and Labrador, this 30th day of July, 2026.



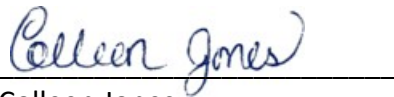
Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



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



Colleen Jones
Assistant Board Secretary