

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

AN ORDER OF THE BOARD

NO. A.I. 32(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

Federated Insurance Company of Canada

for approval to implement rating

program changes for its Commercial

Vehicles and Interurban Trucks category

of automobile insurance.

WHEREAS on June 19, 2026 Federated Insurance Company of Canada (“Federated”) applied to the Board for approval of rating program changes under the Supplemental filing option for its Commercial Vehicles and Interurban Trucks category of automobile insurance; and

WHEREAS Federated proposed to update the vehicle rate group tables for Commercial Vehicles and Interurban Trucks to the 2026 IAO rate group tables; and

WHEREAS the overall rate level impact of the proposal is -3.59% for Commercial Vehicles and Interurban Trucks combined; and

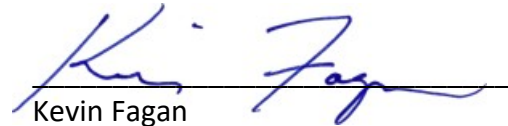
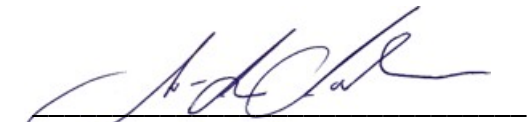
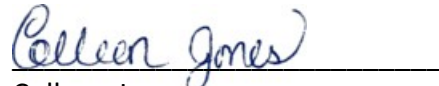
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

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 19, 2026 from Federated Insurance Company of Canada for its Commercial Vehicles and Interurban Trucks category of automobile insurance is approved to be effective no sooner than August 24, 2026 for new business and October 9, 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, CMA, LL.B., ICD.D
Commissioner
Colleen Jones
Assistant Board Secretary