

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

AN ORDER OF THE BOARD

NO. A.I. 4(2026)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application by
7 Facility Association for approval to adopt
8 Underwriting Rule Changes for its
9 Commercial Vehicles category
10 of automobile insurance.
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13 **WHEREAS** on September 23, 2025 Facility Association applied to the Board under the
14 Supplemental filing option for approval to adopt underwriting rule changes for its Commercial
15 Vehicles category of automobile insurance; and
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17 **WHEREAS** no other changes are proposed; and
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19 **WHEREAS** the proposal results in an overall rate level impact of 0.0%; and
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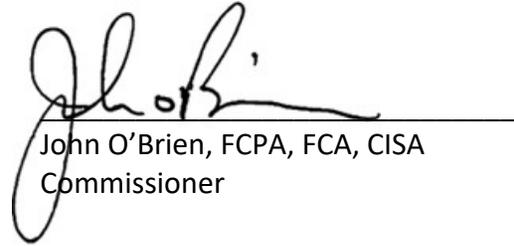
21 **WHEREAS** the proposal is made in accordance with the Board's Supplemental Filing Guidelines;
22 and
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24 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act**, the
27 **Insurance Companies Act** or the respective regulations thereunder.
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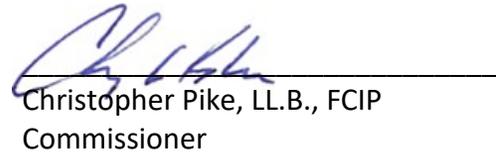
30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received September 23, 2025 from Facility Association to adopt
33 Underwriting Rule Changes is approved to be effective July 1, 2026 for new business and
34 renewals.

DATED at St. John's, Newfoundland and Labrador, this 13th day of March, 2026.



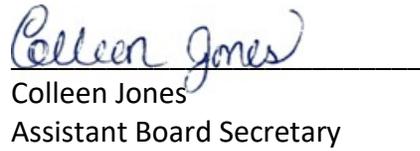
John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau, CMA, LL.B
Commissioner



Colleen Jones
Assistant Board Secretary