



NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES
120 Torbay Road, P.O. Box 21040, St. John's, Newfoundland and Labrador, Canada, A1A 5B2

INFORMATION BULLETIN A.I. 2021-02

ISSUED: February 1, 2021

TO: All insurers, including Facility Association, transacting the business of automobile insurance in the province of Newfoundland and Labrador

SUBJECT: Revised Filing Guidelines

The Board has implemented a number of revisions and additions to its automobile insurance filing guidelines. These changes come into effect immediately and supersede all previous versions. This bulletin outlines the changes.

The Board understands that preparation of filings in accordance with the previous guidelines may be underway. If a filing submission is imminent and an insurer feels it is too late to incorporate changes, contact with Board staff should be made to determine if an exception to the new guidelines can be made.

Supplemental Filing Guidelines

The Board has introduced a new Supplemental filing process that may be used by all insurers, including Facility Association, to propose various rating program changes between mandatory full filings. Permitted changes include:

- risk-classification changes;
- introduction, elimination or changes to discounts, surcharges or endorsements;
- rating and underwriting rule changes;
- rating algorithm changes;
- rate group table updates; and/or
- rate capping changes.

The Supplemental process may not be use by insurers to propose base rate changes. Filings for base rate changes must be made in accordance with the Mandatory, Mandatory Simplified or Expedited Approval processes. Insurers should also refrain from proposing significant alterations to existing risk-classification systems under the Supplemental process (e.g. extensive new segmentation proposals).

Any questions regarding the applicability of the Supplemental process should be discussed with Board staff prior to submission of a filing.

Expedited Approval Filing Guidelines

The Board has revised the Expedited Approval process to allow for **base rate changes only**. Filings under this process may no longer include any of the following:

- risk-classification system changes;
- introduction, elimination or changes to discounts, surcharges or endorsements; or
- vehicle rate group updates.

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General Changes

The following general changes have been made to the guidelines for all filing categories:

- The Rate Filing Summary template has been updated to include a new tab to capture additional information regarding premiums, losses and number of vehicles.
- The Health Levy figure in the [Benchmark Schedule](#) has been updated to **\$28.95 per vehicle**.
- The Board no longer requires manual pages to be filed as part of rate filings. Insurers are still required to submit updated manual pages electronically within 30 days of filing approval.
- Various editorial and clarification changes have been incorporated throughout the guidelines to provide additional guidance in areas where the Board received questions from insurers.

The revised Filing Guidelines and associated exhibits can be downloaded from the Board's website at www.pub.nl.ca/insurance.htm. Should you have any questions regarding this matter contact Mr. Ryan Oake, Manager of Insurance, at roake@pub.nl.ca or 709-726-1097.

Yours truly,


Cheryl Blundon
Board Secretary