



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. 2020-01

ISSUED: February 26, 2020

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

SUBJECT: CLEAR and IAO Filing Guidelines

The Board is releasing new guidelines for CLEAR and IAO rate filing categories to be used by insurers for filing automobile insurance rates in the province. These guidelines come into effect immediately and supersede all previous versions.

The guidelines and associated exhibits for the CLEAR and IAO filing categories can be downloaded from the Board's website at www.pub.nl.ca/insurance.htm.

CLEAR

The CLEAR Filing Guidelines are available for use when an insurer is **ONLY** proposing to adopt a Board approved version of the Canadian Loss Experience Automobile Rating (CLEAR) tables. Any rate filing that seeks other changes beyond the adoption of a new CLEAR table must be made using the Mandatory, Mandatory Simplified or Expedited Approval filing options. Any insurer that uses a Manufacturer's Suggested Retail Price (MSRP) rating table should contact Board staff to discuss changes prior to submitting a filing.

Please note that the Board recently approved the 2020 CLEAR rate group table for use in the province. Insurers are strongly encouraged to update to the 2020 CLEAR rate group table as soon as possible. Please see Information Bulletin NLPUB A.I. 20-02 for additional details.

IAO Filing Guidelines

The IAO Filing Guidelines are available for use by insurers proposing to adopt IAO rates that have been approved for use by the Board. These guidelines may also be used to introduce modifications such as discounts, surcharges, liability limits, deductibles, rate group table updates and endorsements by insurers that are proposing to adopt or are currently using IAO rates. Insurers are strongly encouraged to contact Board staff to discuss any proposed modifications prior to submitting a rate filing.

Should you have any questions regarding this matter please contact Mr. Ryan Oake, Regulatory Advisor, at roake@pub.nl.ca

Yours truly,

A handwritten signature in blue ink that reads "C Blundon". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Cheryl Blundon
Board Secretary