

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

**AN ORDER OF THE BOARD**

**NO. A.I. 16(2023)**

1 **IN THE MATTER OF** the **Automobile**  
2 **Insurance Act**, RSNL 1990, c. A-22,  
3 as amended, and regulations  
4 thereunder; and  
5

6 **IN THE MATTER OF** an application  
7 by Facility Association for approval  
8 to adopt 2023 Commercial Rate Group  
9 Tables.  
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11  
12 **WHEREAS** on April 28, 2023 Facility Association applied to the Board under the Supplemental  
13 filing option for approval to adopt the 2023 Commercial Rate Group Tables (I and II); and  
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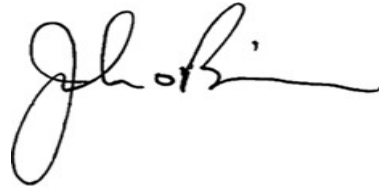
15 **WHEREAS** the proposal is made in accordance with the Board’s Supplemental Filing Guidelines;  
16 and  
17

18 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
19 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
20 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act**, the  
21 **Insurance Companies Act** or the respective regulations thereunder.  
22

23  
24 **IT IS THEREFORE ORDERED THAT:**  
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- 26 1. The proposal received April 28, 2023 from Facility Association to adopt 2023 Commercial  
27 Rate Group Tables is approved to be effective no sooner than September 1, 2023 for new  
28 business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 19<sup>th</sup> day of May, 2023.

A handwritten signature in black ink, appearing to read "John O'Brien".

John O'Brien, FCPA, FCA, CISA  
Commissioner

A handwritten signature in blue ink, appearing to read "Christopher Pike".

Christopher Pike, LL.B., FCIP  
Commissioner

A handwritten signature in blue ink, appearing to read "Cheryl Blundon".

Cheryl Blundon  
Board Secretary