

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

**AN ORDER OF THE BOARD**

**NO. A.I. 26(2023)**

1 **IN THE MATTER OF** the **Automobile**  
2 **Insurance Act**, RSNL 1990, c. A-22, as  
3 amended, and regulations thereunder;  
4 and  
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6 **IN THE MATTER OF** an application by  
7 Federated Insurance Company for  
8 approval to adopt the 2023 CLEAR rate  
9 group table for its Private Passenger  
10 Automobiles category of automobile  
11 insurance.  
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14 **WHEREAS** on July 17, 2023 Federated Insurance Company applied to the Board under the CLEAR  
15 filing option for approval to adopt the 2023 CLEAR rate group table for its Private Passenger  
16 Automobiles category of automobile insurance; and  
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18 **WHEREAS** the proposal results in an overall rate level impact of +0.0%; and  
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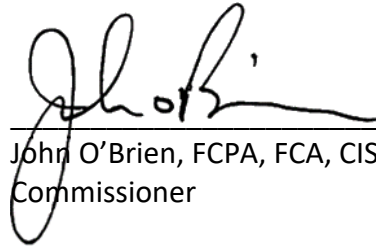
20 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and  
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22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
24 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
25 **Insurance Companies Act** or the respective regulations thereunder.  
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27 **IT IS THEREFORE ORDERED THAT:**  
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- 29 1. The proposal received July 17, 2023 from Federated Insurance Company for its Private  
30 Passenger Automobiles category of automobile insurance is approved to be effective no  
31 sooner than October 23, 2023 for new business and December 8, 2023 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 28<sup>th</sup> day of July, 2023.



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Christopher Pike, LL.B., FCIP  
Commissioner



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Cheryl Blundon  
Board Secretary