

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

AN ORDER OF THE BOARD

NO. A.I. 28(2025)

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

IN THE MATTER OF an application by Traders General Insurance Company for approval to implement rating program changes for its Private Passenger Automobiles category of automobile insurance.

WHEREAS on May 6, 2025 Traders General Insurance Company (“Traders”) applied to the Board under the Supplemental filing option for approval of rating program changes applicable to its Private Passenger Automobiles category of automobile insurance; and

WHEREAS Traders proposed surcharge and endorsement changes; and

WHEREAS the overall rate level impact associated with this filing is +0.0%; and

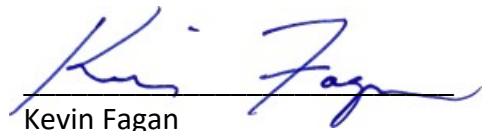
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

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

IT IS THEREFORE ORDERED THAT:

1. The proposal received May 6, 2025 from Traders General Insurance Company for its Private Passenger Automobiles category of automobile insurance is approved to be effective no sooner than February 1, 2026 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 6th day of June, 2025.



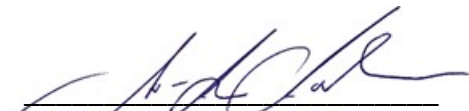
Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary