

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

**AN ORDER OF THE BOARD**

**NO. A.I. 30(2025)**

1 **IN THE MATTER OF** the Automobile  
2 Insurance Act, RSNL 1990, c. A-22,  
3 as amended, and regulations  
4 thereunder; and  
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6 **IN THE MATTER OF** an application by  
7 Facility Association for approval to adopt  
8 the 2025 CLEAR rate group table for its  
9 Private Passenger Automobiles category  
10 of automobile insurance.  
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13 **WHEREAS** on May 9, 2025 Facility Association applied to the Board under the CLEAR filing option  
14 for approval to adopt the 2025 CLEAR rate group table for its Private Passenger Automobiles  
15 category of automobile insurance; and  
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17 **WHEREAS** Facility Association proposed base rate adjustments based on an analysis of its internal  
18 data; and  
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20 **WHEREAS** the proposal results in an overall rate level impact of +0.0%; and  
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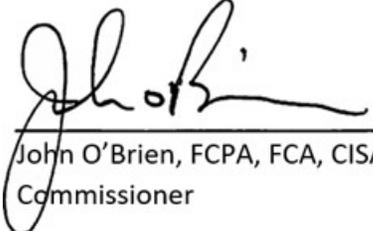
22 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and  
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24 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
27 **Insurance Companies Act** or the respective regulations thereunder.  
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30 **IT IS THEREFORE ORDERED THAT:**  
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- 32 1. The proposal received May 9, 2025 from Facility Association for its Private Passenger  
33 Automobiles category of automobile insurance is approved to be effective no sooner than  
34 October 1, 2025 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 19<sup>th</sup> day of June, 2025.



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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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Jo-Anne Galarneau  
Board Secretary