

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

AN ORDER OF THE BOARD

NO. A.I. 38(2026)

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 XL Specialty Insurance Company for approval to implement a revised rating program for its Miscellaneous Vehicles category of automobile insurance.

WHEREAS on July 14, 2026 XL Specialty Insurance Company (“XL”) applied to the Board for approval of a revised rating program under the IAO filing option for its Miscellaneous Vehicles category of automobile insurance, including Motorcycles & Mopeds, All Terrain Vehicles, Snow Vehicles, Motorhomes, and Trailers & Campers; and

WHEREAS XL proposed to adopt the IAO rating program for Miscellaneous Vehicles accepted for use in Information Bulletin A.I. 2024-03, without deviation; and

WHEREAS XL has no Miscellaneous Vehicles exposures and thus does not have sufficient volume to justify a rating program based on company-specific data; and

WHEREAS XL has no Miscellaneous Vehicles exposures and thus the overall rate level impact of the proposal is 0%; and

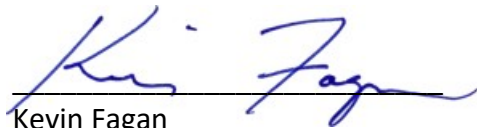
WHEREAS the revised rating program is filed in accordance with the IAO Filing Guidelines; and

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.

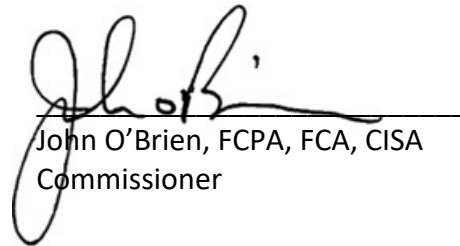
IT IS THEREFORE ORDERED THAT:

The revised rating program received July 14, 2026 from XL Specialty Insurance Company for its Miscellaneous Vehicles category of automobile insurance, including Motorcycles & Mopeds, All Terrain Vehicles, Snow Vehicles, Motorhomes, and Trailers & Campers, is approved to be effective no sooner than November 1, 2026 for new business.

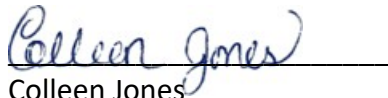
DATED at St. John's, Newfoundland and Labrador, this 28th day of August, 2026.



Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Colleen Jones
Assistant Board Secretary