

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

AN ORDER OF THE BOARD

NO. A.I. 9(2026)

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 by
7 Facility Association for approval to adopt
8 Underwriting Rule Changes for its Private
9 Passenger Automobiles category of
10 automobile insurance.
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13 **WHEREAS** on January 22, 2026 Facility Association applied to the Board under the Supplemental
14 filing option for approval to adopt underwriting rule changes for its Private Passenger
15 Automobiles category of automobile insurance; and
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17 **WHEREAS** no other changes are proposed; and
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19 **WHEREAS** the proposal results in an overall rate level impact of 0.0%; and
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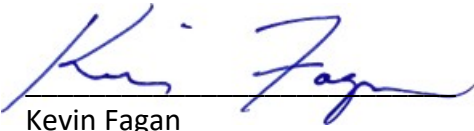
21 **WHEREAS** the proposal is made in accordance with the Board's Supplemental Filing Guidelines;
22 and
23

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**, the
27 **Insurance Companies Act** or the respective regulations thereunder.
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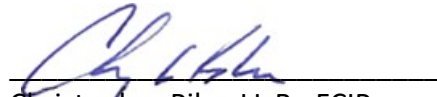
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30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received January 22, 2026 from Facility Association to adopt underwriting
33 rule changes is approved to be effective August 1, 2026 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 6th day of April, 2026.



Kevin Fagan
Chair and Chief Executive Officer



Christopher Pike, LL.B., FCIP
Commissioner



Mike McNiven
Board Secretary