

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

**AN ORDER OF THE BOARD**

**NO. A.I. 10(2021)**

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  
7 by Facility Association for approval  
8 to adopt rule changes for it Commercial  
9 Vehicles category of business.  
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11  
12 **WHEREAS** on March 18, 2021 Facility Association applied to the Board for approval to adopt  
13 rule changes under the Supplemental filing option for its Commercial Vehicles category of  
14 business; and  
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16 **WHEREAS** the proposed changes include revisions that will reduce the optional physical damage  
17 deductible from 10% of List Price new to 5% of List Price new on Light Commercial Vehicles  
18 with a rate group of 22 or more, as well as revise the deductible structure currently applicable to  
19 Heavy Commercial Vehicles; and  
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21 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the  
22 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
23 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
24 *Insurance Companies Act* or the respective regulations thereunder.  
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27 **IT IS THEREFORE ORDERED THAT:**  
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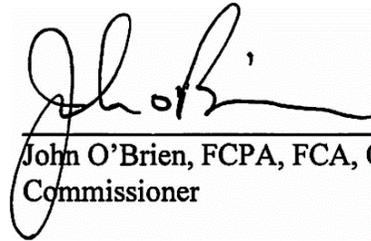
- 30 1. The proposal received March 18, 2021 from Facility Association to adopt rule changes for  
31 its Commercial Vehicles category of business is approved to be effective 100 days post  
approval for New Business and Renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 1<sup>st</sup> day of April, 2021.



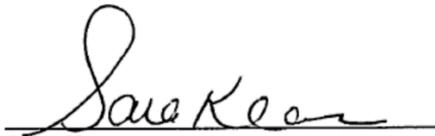
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Darlene Whalen, P. Eng., FEC  
Chair and Chief Executive Officer



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Sara Kean  
Assistant Board Secretary