

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

AN ORDER OF THE BOARD

NO. A.I. 28(2018)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22 (the
3 “*Act*”), as amended and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application
7 by Facility Association for approval of
8 revised rates for its Newfoundland and
9 Labrador Private Passenger Automobiles
10 class of business.
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13 **WHEREAS** on July 20, 2018 Facility Association applied to the Board for approval of a revised
14 rating program for its Newfoundland and Labrador Private Passenger Automobiles class of
15 business in accordance with Order No. A.I. 21(2018); and
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17 **WHEREAS** on August 10, 2018 the Board’s actuarial consultants, Oliver Wyman Limited,
18 reported that the revised rating program complies with the parameters specified in Order No. A.I.
19 21(2018); and
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21 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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24 **IT IS THEREFORE ORDERED THAT:**
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- 26 1. The revised rating program received July 20, 2018 from Facility Association for its
27 Newfoundland and Labrador Private Passenger Automobiles class of business is approved to
28 be effective no sooner than February 1, 2019 for both new business and renewals.
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30 2. Facility Association will pay all costs of the Board, including the cost of the actuarial review,
31 arising from this Application.

DATED at St. John's, Newfoundland and Labrador, this 4th day of October, 2018.



Darlene Whalen, P. Eng., FEC
Chair & CEO



John O'Brien, FCPA, FCA, CISA
Commissioner



Sara Kean
Assistant Board Secretary