

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

AN ORDER OF THE BOARD

NO. A.I. 17(2020)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22, as
3 amended, and regulations thereunder; and
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5 **IN THE MATTER OF** an application by
6 Facility Association for approval to adopt
7 the 2020 CLEAR Rate Group Table for
8 its Private Passenger Automobiles
9 category of automobile insurance.
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12 **WHEREAS** on May 8, 2020 Facility Association applied to the Board for approval to adopt the
13 2020 CLEAR Rate Group Table for its Private Passenger Automobiles category of automobile
14 insurance; and
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16 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and
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18 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
19 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
20 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
21 *Insurance Companies Act* or the respective regulations thereunder.
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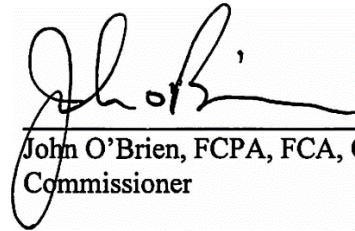
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24 **IT IS THEREFORE ORDERED THAT:**
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- 26 1. The proposal received May 8, 2020 from Facility Association for its Private Passenger
27 Automobiles category of automobile insurance is approved to be effective no sooner than
28 October 1, 2020 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 29th day of May, 2020.



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



**John O'Brien, FCPA, FCA, CISA
Commissioner**



**Cheryl Blundon
Board Secretary**