

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

AN ORDER OF THE BOARD

NO. A.I. 12(2022)

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 of rule changes for its Commercial
9 Vehicles and Interurban Trucks
10 category of automobile insurance.
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13 **WHEREAS** on April 26, 2022 Facility Association (“FA”) applied to the Board under the
14 Supplemental filing option for approval of changes to Rule 228: Outside Province Exposure for
15 its Interurban Trucks category of automobile insurance; and
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17 **WHEREAS** FA proposed the introduction of a rating matrix to surcharge or discount the Third-
18 Party Liability premium of Interurban Trucks to reflect the vehicle’s regional exposure; and
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20 **WHEREAS** the proposal also includes minor corrections to provide clarity and harmonize the
21 steps to apply the Currency Differential Surcharge on Commercial Vehicles; and
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23 **WHEREAS** the Board is satisfied that the proposal is just and reasonable in the circumstances,
24 does not impair the solvency of the insurer, is not excessive in relation to the financial
25 circumstances of the insurer, and does not violate the *Automobile Insurance Act* or the *Insurance*
26 *Companies Act* or the respective regulations thereunder.
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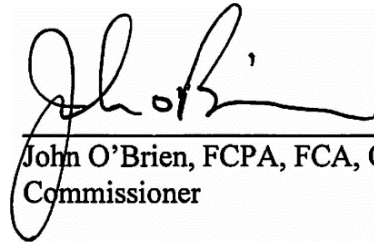
29 **IT IS THEREFORE ORDERED THAT:**
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- 31 1. The proposal received April 26, 2022 from Facility Association for approval of rule
32 changes is approved to be effective no sooner than October 1, 2022 for new business and
33 renewals.

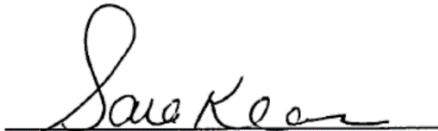
DATED at St. John's, Newfoundland and Labrador, this 17th day of June, 2022.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Sara Kean
Assistant Board Secretary