

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

AN ORDER OF THE BOARD

NO. A.I. 15(2023)

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 by
7 Facility Association for approval to adopt
8 the 2023 CLEAR rate group table for its
9 Private Passenger Automobiles category
10 of automobile insurance.
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13 **WHEREAS** on April 28, 2023 Facility Association applied to the Board for approval to adopt the
14 2023 CLEAR rate group table for its Private Passenger Automobiles category of automobile
15 insurance; and
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17 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and
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19 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
20 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
21 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
22 **Insurance Companies Act** or the respective regulations thereunder.
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25 **IT IS THEREFORE ORDERED THAT:**
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- 27 1. The proposal received April 28, 2023 from Facility Association for its Private Passenger
28 Automobiles category of automobile insurance is approved to be effective no sooner than
29 September 1, 2023 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 19th day of May, 2023.

A handwritten signature in black ink, appearing to read "John O'Brien". The signature is fluid and cursive, with a large initial "J" and a long horizontal stroke at the end.

John O'Brien, FCPA, FCA, CISA
Commissioner

A handwritten signature in blue ink, appearing to read "Christopher Pike". The signature is cursive and somewhat stylized, with a large initial "C".

Christopher Pike, LL.B., FCIP
Commissioner

A handwritten signature in blue ink, appearing to read "Cheryl Blundon". The signature is cursive and somewhat stylized, with a large initial "C".

Cheryl Blundon
Board Secretary