

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

AN ORDER OF THE BOARD

NO. A.I. 62(2024)

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 Belair Insurance Company for approval
8 to implement rating program changes for
9 its Private Passenger Automobiles
10 category of automobile insurance.
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13 **WHEREAS** on October 10, 2024, 2024 Belair Insurance Company (“Belair”) applied to the Board
14 under the Supplemental filing option for approval of rating program changes for its Private
15 Passenger Automobiles category of insurance; and
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17 **WHEREAS** Belair proposed changes to certain discount and surcharge eligibility rules resulting in
18 an overall rate level impact of 0%; and
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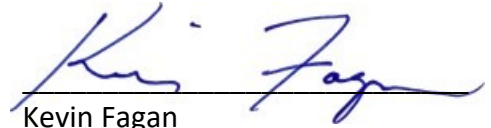
20 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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22 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
24 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
25 **Insurance Companies Act** or the respective regulations thereunder.
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28 **IT IS THEREFORE ORDERED THAT:**
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- 30 1. The proposal received October 10, 2024 from Belair Insurance Company for its Private
31 Passenger Automobiles category of automobile insurance is approved to be effective no
32 sooner than February 9, 2025 for new business and April 10, 2025 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 25th day of October, 2024.



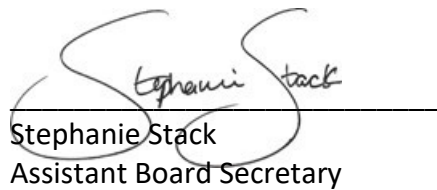
Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Stephanie Stack
Assistant Board Secretary