

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

AN ORDER OF THE BOARD

NO. A.I. 30(2025)

IN THE MATTER OF the Automobile
Insurance Act, RSNL 1990, c. A-22,
as amended, and regulations
thereunder; and

IN THE MATTER OF an application by
Facility Association for approval to adopt
the 2025 CLEAR rate group table for its
Private Passenger Automobiles category
of automobile insurance.

WHEREAS on May 9, 2025 Facility Association applied to the Board under the CLEAR filing option
for approval to adopt the 2025 CLEAR rate group table for its Private Passenger Automobiles
category of automobile insurance; and

WHEREAS Facility Association proposed base rate adjustments based on an analysis of its internal
data; and

WHEREAS the proposal results in an overall rate level impact of +0.0%; and

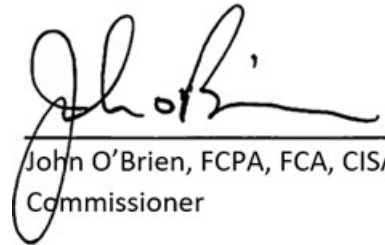
WHEREAS the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed rates are just and reasonable in the
circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
Insurance Companies Act or the respective regulations thereunder.


IT IS THEREFORE ORDERED THAT:

1. The proposal received May 9, 2025 from Facility Association for its Private Passenger
Automobiles category of automobile insurance is approved to be effective no sooner than
October 1, 2025 for new business and renewals.


DATED at St. John's, Newfoundland and Labrador, this 19th day of June, 2025.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary