

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

AN ORDER OF THE BOARD

NO. A.I. 31(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 of a revised rating program for its Private Passenger Automobiles category of automobile insurance.

WHEREAS on June 6, 2025 Facility Association applied to the Board under the Mandatory filing option for approval of a revised rating program for its Private Passenger Automobiles category of automobile insurance, in response to Order No. A.I. 17(2025); and

WHEREAS Facility Association proposed an overall rate level change of -8.4%, which aligns with its filed and accepted overall rate level indication of -8.4%, as directed by the Board; and

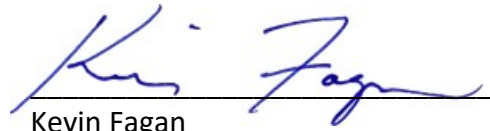
WHEREAS on June 13, 2025 the Board's actuarial consultants, Oliver Wyman, reported that the revised proposal is consistent with the direction of the Board outlined in Order No. A.I. 17(2025); and

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.

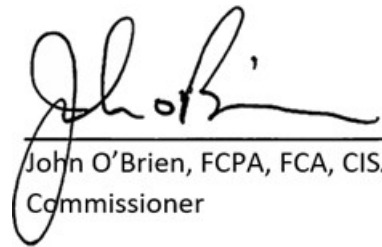
IT IS THEREFORE ORDERED THAT:

1. The proposal received June 6, 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.



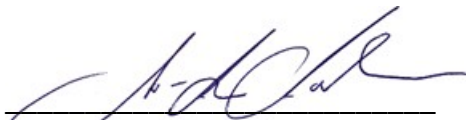
Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary