



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

**DIRECTIVE: A.I. 09-04**

**ISSUED: May 26, 2009**

**TO: ALL INSURERS, INSURERS FACILITY ASSOCIATION, TRANSACTING  
THE BUSINESS OF AUTOMOBILE INSURANCE IN THE PROVINCE OF  
NEWFOUNDLAND AND LABRADOR**

**SUBJECT: CLARIFICATION - AUTOMOBILE INSURANCE FILING GUIDELINES**

It has been brought to the attention of the Board that there was an error present in the Automobile Insurance Filing Guidelines issued on May 19, 2009. Section 2.3 outlining prohibited risk classification elements stated that "*length of time the insured has held a valid driver license in Canada or the USA*" was prohibited from use in an insurers risk classification system. This is not the case. This provision is prohibited from use as a ground for refusal, but is acceptable for use in the risk classification system.

The revised filing guidelines, filing tabs and exhibits may be downloaded from the Board's website at [www.pub.nl.ca](http://www.pub.nl.ca). The current statutes and regulations governing automobile insurance may also be found on the Board's website, or on the Provincial Government's website at [www.gov.nl.ca](http://www.gov.nl.ca).

Questions regarding the foregoing may be directed to the undersigned.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Byrne'.

Robert S. Byrne, B.Comm. A.I.I.C., CD.  
Director Regulatory and Advisory Services