



NEWFOUNDLAND AND LABRADOR  
**BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**  
120 Torbay Road, P.O. Box 21040, St. John's, Newfoundland and Labrador, Canada, A1A 5B2

**DIRECTIVE A.I. 2019-04**

**ISSUED: October 03, 2019**

**TO: All insurers, including Facility Association, transacting the business of automobile insurance in the province of Newfoundland and Labrador**

**SUBJECT: Winter Tire Discount Filing Guidelines**

The Board advises that changes to the *Automobile Insurance Act* and associated Automobile Insurance Regulations (“NLR 56/19”) come into effect on January 1, 2020. This Directive contains filing guidelines for the introduction of winter tire discounts in accordance with legislated requirements.

Section 16 of NLR 56/19 provides that insurers must offer a reduction in the rate of insurance for any private passenger automobile equipped with winter tires. This provision applies to any insurance contracts issued or renewed on or after January 1, 2020. The amount of the winter tire discount to be offered is not established in legislation.

All winter tire discounts must be filed with the Board prior to implementation and can be done by way of a signed letter to the Board indicating:

- a) the amount of the proposed discount; and
- b) the discount qualification criteria.

Filings for winter tire discounts must be submitted on a standalone basis and should not include any other changes to the rating program. In the event a winter tire discount is already offered by an insurer, written confirmation of the discount amount and qualification criteria must still be provided to the Board.

All winter tire discount filings should be submitted electronically to the Board at [ito@pub.nl.ca](mailto:ito@pub.nl.ca) by no later than December 1, 2019.

Should you have any questions regarding this matter please contact Ryan Oake, Regulatory Advisor, at 709-726-1097 or [roake@pub.nl.ca](mailto:roake@pub.nl.ca).

Yours truly,

A handwritten signature in blue ink that reads "C Blundon".

Cheryl Blundon  
Board Secretary