



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. 2019-05

ISSUED: October 09, 2019

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

SUBJECT: Temporary Restriction on Prior Approval Rate Filings

The Board advises that, effective immediately, a temporary restriction has been placed on the submission of new rate filings requiring prior approval of the Board. This includes all Category 2 and Category 3 IAO filings as described in Section 1.3 of the Board's Filing Guidelines. This restriction is required to transition to the reforms set out in the *Automobile Insurance Act* and associated Regulations, NLR 56/19, which come into effect on January 1, 2020. The restriction will remain in effect until the Board issues new filing guidelines as described in Information Bulletin A.I. 2019-01 dated October 3, 2019.

Any Category 2 and Category 3 filings currently before the Board will continue to be reviewed in accordance with the current Filing Guidelines and legislated 90-day time limit. The Board will also continue to accept Category 1 and CLEAR Simplified filings on a file and use basis at this time.

The Board's Filing Guidelines, which contains information regarding the various rate filing categories, can be found on the Board's website at www.pub.nl.ca/insurance.

If you have any questions regarding this matter please contact Ryan Oake, Regulatory Advisor, at 709-726-1097 or roake@pub.nl.ca.

Yours truly,

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

Cheryl Blundon
Board Secretary