

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

AN ORDER OF THE BOARD

NO. A.I. 36(2023)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application by
7 Belair Insurance Company for approval
8 to implement a discount change for its
9 Private Passenger Automobiles and
10 Miscellaneous Vehicles business.
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13 **WHEREAS** on September 14, 2023 Belair Insurance Company (“Belair”) applied to the Board
14 under the Supplemental filing option for approval of a discount change for its Private Passenger
15 Automobiles and Miscellaneous Vehicles business; and
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17 **WHEREAS** Belair proposed the introduction of a new affinity group discount applicable to both
18 new business and renewal policies; and
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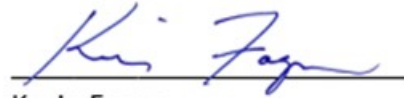
20 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
24 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
25 **Insurance Companies Act** or the respective regulations thereunder.
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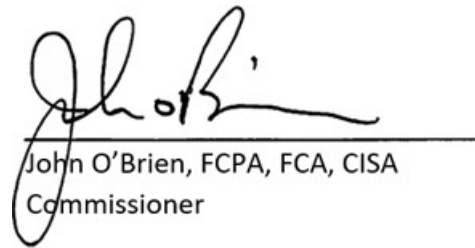
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28 **IT IS THEREFORE ORDERED THAT:**
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- 30 1. The proposal received on September 14, 2023 from Belair Insurance Company for its Private
31 Passenger Automobiles and Miscellaneous Vehicles business is approved to be effective no
32 sooner than October 23, 2023 for new business and January 2, 2024 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 21st day of September, 2023.



Kevin Fagan
Chair



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary