

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

AN ORDER OF THE BOARD

NO. A.I. 36(2024)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application
7 by Facility Association for approval
8 to implement endorsement and
9 rating rule changes applicable to
10 its various lines of business.
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13 **WHEREAS** on April 19, 2024 Facility Association (“Facility”) applied to the Board under the
14 Supplemental filing option for approval of endorsement and rating rule changes applicable to its
15 various lines of business; and
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17 **WHEREAS** the proposed changes are intended to simplify and harmonize wordings across all
18 jurisdictions in which Facility operates; and
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20 **WHEREAS** the proposal results in an overall rate level impact of 0.0%; and
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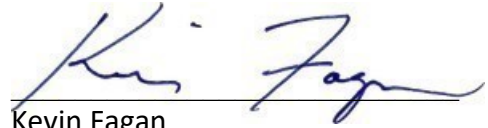
22 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
23

24 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
27 **Insurance Companies Act** or the respective regulations thereunder.
28

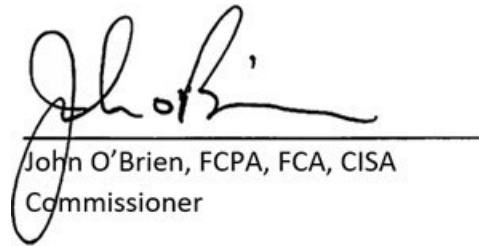
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30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received April 19, 2024 from Facility Association for approval to implement
33 endorsement and rating rule changes is approved to be effective no sooner than October 1,
34 2024 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 30th day of May 2024.



Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Stephanie Stack
Assistant Board Secretary