

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

AN ORDER OF THE BOARD

NO. A.I. 32(2025)

IN THE MATTER OF the Automobile
Insurance Act, RSNL 1990, c. A-22,
as amended, and regulations
thereunder; and

IN THE MATTER OF an application by
Facility Association for approval to adopt
2025 Commercial Rate Group Tables for
its Commercial Vehicles category of
automobile insurance.

WHEREAS on May 9, 2025 Facility Association applied to the Board under the Supplemental filing
option for approval to adopt the 2025 Commercial Rate Group Tables (I and II) for its Commercial
Vehicles category of automobile insurance; and

WHEREAS the proposal results in an overall rate level impact of 0.0%; and

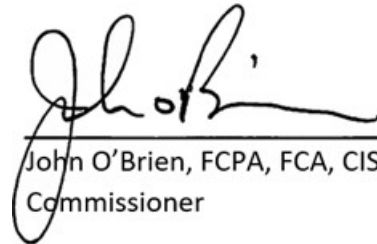
WHEREAS the proposal is made in accordance with the Board's Supplemental Filing Guidelines;
and

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


IT IS THEREFORE ORDERED THAT:

1. The proposal received May 9, 2025 from Facility Association to adopt 2025 Commercial
Rate Group Tables is approved to be effective no sooner than October 1, 2025 for new
business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 19th day of June, 2025.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary