

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

**AN ORDER OF THE BOARD**

**NO. A.I. 7(2025)**

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 by  
7 Belair Insurance Company Inc. for  
8 approval to implement a revised rating  
9 program for its Trailers and Camper Units  
10 category of automobile insurance.  
11

12  
13 **WHEREAS** on November 28, 2024 Belair Insurance Company Inc. (“Belair”) applied to the Board  
14 for approval of a revised rating program under the Mandatory Simplified filing option for its  
15 Trailers and Camper Units category of automobile insurance; and  
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17 **WHEREAS** Belair proposed changes to the application of its Group Discount, as well as base rate  
18 changes by coverage, resulting in an overall rate level change of 0%; and  
19

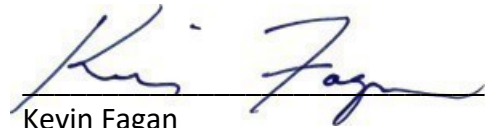
20 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified Filing  
21 Guidelines; and  
22

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

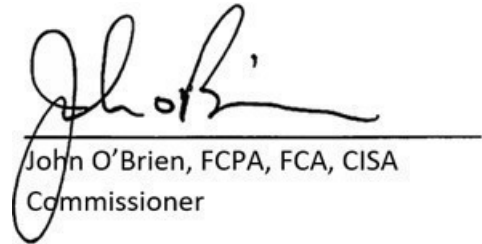
28  
29 **IT IS THEREFORE ORDERED THAT:**  
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- 31 1. The revised rating program received November 28, 2024 from Belair Insurance Company Inc.  
32 for its Trailers and Camper Units category of automobile insurance is approved to be effective  
33 no sooner than May 2, 2025 for new business and July 1, 2025 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 20<sup>th</sup> day of February, 2025.



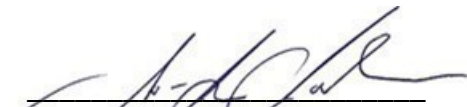
Kevin Fagan  
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA  
Commissioner



Christopher Pike, LL.B., FCIP  
Commissioner



Jo-Anne Galarneau  
Board Secretary