

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

AN ORDER OF THE BOARD

NO. A.I. 16(2026)

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 Facility Association for approval of a
8 revised rating program for its
9 Miscellaneous Vehicles category of
10 automobile insurance.
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13 **WHEREAS** on March 27, 2026 Facility Association submitted a revised filing to the Board under
14 the Mandatory filing option for approval of a revised rating program for its Miscellaneous
15 Vehicles category of automobile insurance, including All-Terrain Vehicles, Motorcycles, and Snow
16 Vehicles, in response to Order No. A.I. 8(2026); and
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18 **WHEREAS** on April 16, 2026 the Board's actuarial consultants, Risk Consulting Services Inc.,
19 reported that the revised proposal is consistent with the direction of the Board outlined in Order
20 No. A.I. 8(2026); and
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22 **WHEREAS** the proposal results in an overall rate level change of 1.3% for Motorcycles; and
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24 **WHEREAS** the proposal results in an overall rate level change of 10.0% for Snow Vehicles; and
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26 **WHEREAS** the proposal results in an overall rate level change of 3.1% for All-Terrain Vehicles; and
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28 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
30 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
31 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

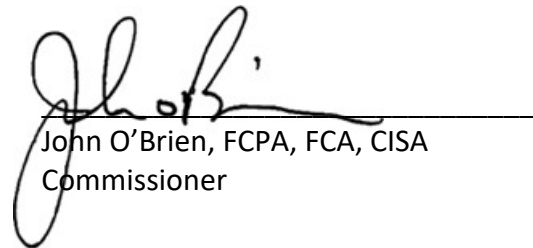
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1. The revised proposal received March 27, 2026 from Facility Association for its Miscellaneous Vehicles category of automobile insurance is approved to be effective no sooner than September 1, 2026 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 11th day of May, 2026.



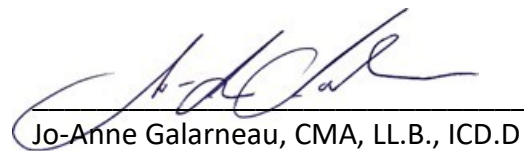
Kevin Fagan
Chair and Chief Executive Officer



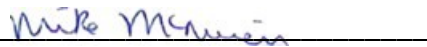
John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau, CMA, LL.B., ICD.D
Commissioner



Mike McNiven
Board Secretary