

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

AN ORDER OF THE BOARD

NO. A.I. 45(2026)

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

Definity Insurance Company for approval

to implement rating program changes for

its Private Passenger Automobiles,

Commercial Vehicles, and Miscellaneous

Vehicles categories of automobile

insurance.

WHEREAS on August 7, 2026 Definity Insurance Company (“Definity”) applied to the Board under

the Supplemental filing option for approval of rating program changes applicable to its Private

Passenger Automobiles, Commercial Vehicles, and Miscellaneous Vehicles categories of

automobile insurance; and

WHEREAS Definity proposed Non-Standard Policy Change Forms; and

WHEREAS the proposed Non-Standard Policy Change Forms have been approved by the

Superintendent of Insurance; and

WHEREAS the overall rate level impact associated with this filing is +0.0%; and

WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed changes 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** or the **Insurance Companies Act** or the respective regulations thereunder.

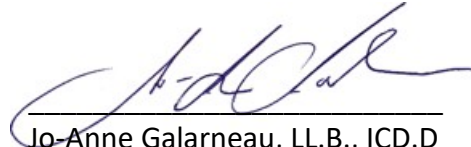
IT IS THEREFORE ORDERED THAT:

1. The proposal received August 7, 2026 from Definity Insurance Company for its Private Passenger Automobiles, Commercial Vehicles, and Miscellaneous Vehicles categories of automobile insurance is approved to be effective no sooner than November 1, 2026 for new business and January 1, 2027 for renewals.

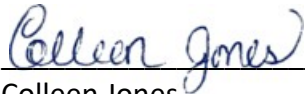
DATED at St. John's, Newfoundland and Labrador, this 25th day of September, 2026.



Christopher Pike, LL.B., FCIP
Commissioner



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



Colleen Jones
Assistant Board Secretary