



NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

DIRECTIVE: A.I. 09-03

ISSUED: May 19, 2009

**TO: ALL INSURERS, INSURERS FACILITY ASSOCIATION, TRANSACTING
THE BUSINESS OF AUTOMOBILE INSURANCE IN THE PROVINCE OF
NEWFOUNDLAND AND LABRADOR**

SUBJECT: UPDATED AUTOMOBILE INSURANCE FILING GUIDELINES

The Board of Commissioners of Public Utilities is releasing updated guidelines to be used for filing changes to automobile insurance rates in the province of Newfoundland and Labrador. These guidelines take effect immediately and supersede all previous versions.

These guidelines are issued under the authority of the *Automobile Insurance Act* and the *Insurance Companies Act* and outline the information requirements that must accompany all filings for Private Passenger, Commercial and Miscellaneous automobile insurance rates. These guidelines are to be used by all insurers providing automobile insurance in the province, including Facility Association.

Failure by an insurer to adhere to the filing guidelines may result in the filing being returned to the insurer or, in the alternative, the Board may set the rates for the insurer. To facilitate the filing process and to ensure the shortest review time for a filing and decision of the Board, insurers are strongly encouraged to dialogue with Board staff and, where necessary or appropriate, the Board's Actuarial Consultants prior to, during, and following any rate filing preparation.

The filing guidelines, filing tabs and exhibits may be downloaded from the Board's website at www.pub.nl.ca. The current statutes and regulations governing automobile insurance may also be found on the Board's website, or on the Provincial Government's website at www.gov.nl.ca.

Questions regarding the foregoing may be directed to the undersigned.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Byrne', with a long horizontal flourish extending to the right.

Robert S. Byrne, B.Comm. A.I.I.C., CD.
Director Regulatory and Advisory Services