

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

**AN ORDER OF THE BOARD**

**NO. A.I. 7(2022)**

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  
7 by Facility Association for approval  
8 to adopt the 2022 CLEAR rate group  
9 table for its Private Passenger  
10 Automobiles category of  
11 automobile insurance.  
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14 **WHEREAS** on April 22, 2022 Facility Association applied to the Board for approval to adopt the  
15 2022 CLEAR rate group table for its Private Passenger Automobiles category of automobile  
16 insurance; and  
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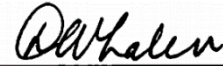
18 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and  
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20 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
21 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
22 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
23 *Insurance Companies Act* or the respective regulations thereunder.  
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26 **IT IS THEREFORE ORDERED THAT:**  
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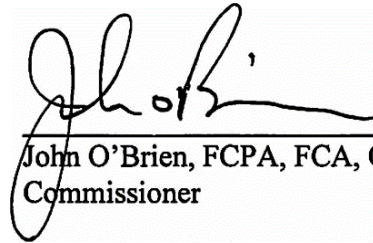
- 28 1. The proposal received April 22, 2022 from Facility Association for its Private Passenger  
29 Automobiles category of automobile insurance is approved to be effective no sooner than  
30 September 1, 2022 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 5<sup>th</sup> day of May, 2022.



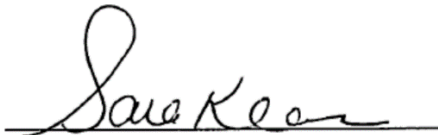
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**Darlene Whalen, P. Eng., FEC**  
**Chair and Chief Executive Officer**



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**John O'Brien, FCPA, FCA, CISA**  
**Commissioner**



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**Sara Kean**  
**Assistant Board Secretary**