

**Information Bulletin**  
**2016-001**  
**Approval of 2016 CLEAR Table**

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The New Brunswick Insurance Board (the Board) has approved the 2016 CLEAR tables (AB Alberta & Atlantic version) published by the Insurance Bureau of Canada (IBC) for use in New Brunswick. The 2016 CLEAR rate groups for physical damage coverages (Direct Compensation Property Damage (DCPD), Collision, Comprehensive, Specified Perils and All Perils) and for Accident Benefits can be used in New Brunswick as a result of this approval.

The Board encourages companies using CLEAR tables to adopt the 2016 CLEAR (AB Alberta & Atlantic version), preferably within three months of the approval date of the table (i.e. July 1, 2016)

**Filing Requirements**

Companies adopting the rate groups from the 2016 table may file an application using an “**RFG-3 Rate Group Update**”. This filing would only be to update the rate group table.

Companies may also choose to adopt the 2016 CLEAR (AB Alberta & Atlantic version) within a rate filing (i.e. RFG – 1 or RFG – 2 or RFG – 8) following the guidelines for the applicable RFG and including the overall impact as part of the rate change.

The above mentioned filing guidelines can be found on the Boards website <http://www.nbib-canb.org/en/filingPackage.php>

If you have any concerns or questions regarding any of the above please do not hesitate to call.

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