

**Information Bulletin: A.I. 2025-04**  
**December 1, 2025**

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**Loss Trend Rates through December 31, 2024**  
**Private Passenger Vehicles and Commercial Vehicles**

The Board advises that the guideline loss trend rates accepted for use in making automobile insurance rate filings have been updated to include industry data through December 31, 2024. The loss trend selections and associated analyses prepared by the Board's actuarial consultants, Oliver Wyman Limited, can be found on the Board's website at [www.pub.nl.ca](http://www.pub.nl.ca).

Insurers are not required to use the Board's guideline loss trend rates in rate filings, but additional support must be provided if an insurer opts to use its own loss trend selections. Please refer to the Filing Guidelines for further details.

Should you have any questions regarding this matter please contact Mr. Matt Aylward, Regulatory Analyst, at [maylward@pub.nl.ca](mailto:maylward@pub.nl.ca).