

**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Filing**

Filing Information	
Name of Insurer	Facility Association
Type of Business	Motorcycles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 130(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	18.1%	0.0%
Property Damage - Tort	18.1%	0.0%
DCPD	18.1%	0.0%
Uninsured Auto	30.8%	0.0%
Underinsured Motorist	13.0%	0.0%
Accident Benefits	15.4%	0.0%
Collision	6.9%	0.0%
Comprehensive	8.3%	0.0%
Specified Perils	7.7%	0.0%
All Perils	n/a	n/a
Total Overall	15.9%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>222</b>			<b>12</b>	<b>124</b>	<b>88</b>	<b>1150</b>	<b>1173</b>	<b>342</b>	
005	<b>236</b>			<b>12</b>	<b>121</b>	<b>88</b>	<b>901</b>	<b>858</b>	<b>421</b>	
006	<b>224</b>			<b>12</b>	<b>128</b>	<b>87</b>	<b>1973</b>	<b>1317</b>	<b>385</b>	
007	<b>212</b>			<b>12</b>	<b>122</b>	<b>90</b>	<b>989</b>	<b>962</b>	<b>378</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>222</b>			<b>12</b>	<b>124</b>	<b>88</b>	<b>1150</b>	<b>1173</b>	<b>342</b>	
005	<b>236</b>			<b>12</b>	<b>121</b>	<b>88</b>	<b>901</b>	<b>858</b>	<b>421</b>	
006	<b>224</b>			<b>12</b>	<b>128</b>	<b>87</b>	<b>1973</b>	<b>1317</b>	<b>385</b>	
007	<b>212</b>			<b>12</b>	<b>122</b>	<b>90</b>	<b>989</b>	<b>962</b>	<b>378</b>	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
This is a mandatory filing, FA proposes no changes to the rates with consideration of COVID-19 pandemic impact.
With consideration of the financial hardship caused by current COVID-19 pandemic, FA proposed 0% rate change to help the insured.

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Filing**

Filing Information	
Name of Insurer	Facility Association
Type of Business	Snow Vehicles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 130(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	26.9%	0.0%
Property Damage - Tort	26.9%	0.0%
DCPD	26.9%	0.0%
Uninsured Auto	13.4%	0.0%
Underinsured Motorist	11.7%	0.0%
Accident Benefits	14.7%	0.0%
Collision	12.3%	0.0%
Comprehensive	9.8%	0.0%
Specified Perils	14.7%	0.0%
All Perils	n/a	n/a
Total Overall	15.3%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		45		12	29	20	645	407	159	
005		47		13	39	21	6872	349	164	
006		44		12	31	20	6541	344	140	
007		46		12	32	20	3601	335	176	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		45		12	29	20	645	407	159	
005		47		13	39	21	6872	349	164	
006		44		12	31	20	6541	344	140	
007		46		12	32	20	3601	335	176	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Filing**

Filing Information	
Name of Insurer	Facility Association
Type of Business	All Terrain Vehicles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 130(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	16.9%	0.0%
Property Damage - Tort	16.9%	0.0%
DCPD	16.9%	0.0%
Uninsured Auto	13.3%	0.0%
Underinsured Motorist	11.8%	0.0%
Accident Benefits	11.5%	0.0%
Collision	6.7%	0.0%
Comprehensive	22.4%	0.0%
Specified Perils	18.7%	0.0%
All Perils	n/a	n/a
Total Overall	15.1%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>179</b>			<b>12</b>	<b>30</b>	<b>22</b>	<b>262</b>	<b>115</b>	<b>67</b>	
005	<b>180</b>			<b>12</b>	<b>31</b>	<b>22</b>	<b>250</b>	<b>109</b>	<b>72</b>	
006	<b>179</b>			<b>12</b>	<b>33</b>	<b>22</b>	<b>250</b>	<b>106</b>	<b>66</b>	
007	<b>181</b>			<b>12</b>	<b>30</b>	<b>22</b>	<b>256</b>	<b>113</b>	<b>68</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>179</b>			<b>12</b>	<b>30</b>	<b>22</b>	<b>262</b>	<b>115</b>	<b>67</b>	
005	<b>180</b>			<b>12</b>	<b>31</b>	<b>22</b>	<b>250</b>	<b>109</b>	<b>72</b>	
006	<b>179</b>			<b>12</b>	<b>33</b>	<b>22</b>	<b>250</b>	<b>106</b>	<b>66</b>	
007	<b>181</b>			<b>12</b>	<b>30</b>	<b>22</b>	<b>256</b>	<b>113</b>	<b>68</b>	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Filing**

Filing Information	
Name of Insurer	Facility Association
Type of Business	Motorhomes
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 130(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	14.7%	0.0%
Property Damage - Tort	14.7%	0.0%
DCPD	14.7%	0.0%
Uninsured Auto	13.9%	0.0%
Underinsured Motorist	15.9%	0.0%
Accident Benefits	15.1%	0.0%
Collision	28.0%	0.0%
Comprehensive	15.1%	0.0%
Specified Perils	13.7%	0.0%
All Perils	n/a	n/a
Total Overall	15.1%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>2072</b>			<b>31</b>	<b>20</b>	<b>179</b>	<b>0</b>	<b>0</b>	<b>0</b>	
005	<b>2147</b>			<b>15</b>	<b>20</b>	<b>131</b>	<b>367</b>	<b>2703</b>	<b>0</b>	
006	<b>646</b>			<b>10</b>	<b>10</b>	<b>142</b>	<b>203</b>	<b>1907</b>	<b>0</b>	
007	<b>923</b>			<b>33</b>	<b>16</b>	<b>146</b>	<b>94</b>	<b>0</b>	<b>0</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>2072</b>			<b>31</b>	<b>20</b>	<b>179</b>	<b>0</b>	<b>0</b>	<b>0</b>	
005	<b>2147</b>			<b>15</b>	<b>20</b>	<b>131</b>	<b>367</b>	<b>2703</b>	<b>0</b>	
006	<b>646</b>			<b>10</b>	<b>10</b>	<b>142</b>	<b>203</b>	<b>1907</b>	<b>0</b>	
007	<b>923</b>			<b>33</b>	<b>16</b>	<b>146</b>	<b>94</b>	<b>0</b>	<b>0</b>	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Filing**

Filing Information	
Name of Insurer	Facility Association
Type of Business	Trailer Homes and Historic Vehicles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 130(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	0.0%
DCPD	n/a	0.0%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	0.0%
Comprehensive	n/a	0.0%
Specified Perils	n/a	0.0%
All Perils	n/a	n/a
Total Overall	n/a	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		0		0	0	0	0	0	0	
005		0		0	0	0	0	0	0	
006		0		0	0	0	0	0	0	
007		0		0	0	0	0	0	0	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		0		0	0	0	0	0	0	
005		0		0	0	0	0	0	0	
006		0		0	0	0	0	0	0	
007		0		0	0	0	0	0	0	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
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