

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

Filing Information	
Name of Insurer	Facility Association
Type of Business	Private Passenger Vehicle
New Business Effective Date	Effective 100 days post approval
Renewal Business Effective Date	Effective 100 days post approval
Board Order #	A.I. 7(2022)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	0.00%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	0.00%
Collision	0.00%
Comprehensive	0.00%
Specified Perils	0.00%
All Perils	n/a
Total Overall	0.00%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1783	48	457	36	17	181	635	362	84	
005	798	21	197	36	18	135	590	241	51	
006	858	23	209	36	20	106	732	375	54	
007	815	22	195	36	19	131	573	244	48	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
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Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing.
The sole purpose of this filing is to implement the 2022 CLEAR table.
The last major filing with premium drift analysis was approved with effective date of April 1, 2022, as such, the base rates are not adjusted in this filing.

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

The rate change data and average premium data contained in this document is presented on an aggregate basis. Actual rate changes and premium levels will vary by individual policyholder based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.