

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	Private Passenger Vehicles
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 17(2025)
Board Decision	Denied

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-10.7%	0.0%
Property Damage - Tort	-10.7%	0.0%
DCPD	-10.7%	0.0%
Uninsured Auto	-14.3%	0.0%
Underinsured Motorist	-20.1%	0.0%
Accident Benefits	-15.7%	0.0%
Collision	11.7%	0.0%
Comprehensive	-16.6%	-10.0%
Specified Perils	3.7%	0.0%
All Perils		
Total Overall	-8.4%	-1.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1947	51	564	38	19	211	622	454	132	
005	837	22	223	36	19	158	552	308	71	
006	903	24	239	31	23	134	734	464	98	
007	881	24	237	35	21	154	574	312	68	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1947	51	564	38	19	211	622	409	132	
005	837	22	223	36	19	158	552	277	71	
006	903	24	239	31	23	134	734	418	98	
007	881	24	237	35	21	154	574	280	68	

Rate Capping Provisions	
Proposed Rate Cap	No
Length of Cap	

Summary of Changes/Additional Information
This filing propose algorithm changes, base rate changes, surcharge changes, and rule changes

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.