

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	Commercial Vehicles
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 18(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-7.9%	-7.0%
Property Damage - Tort	-7.9%	-7.0%
DCPD	-7.9%	-7.0%
Uninsured Auto	-4.7%	0.0%
Underinsured Motorist	-5.0%	0.0%
Accident Benefits	1.6%	3.0%
Collision	-3.2%	0.0%
Comprehensive	-3.0%	0.0%
Specified Perils	-2.7%	0.0%
All Perils		
Total Overall	-6.5%	-5.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1895	247	323	19	45	63	947	390	155	
005	2035	254	345	19	58	63	939	420	160	
006	2448	298	368	19	41	64	1080	800	52	
007	1887	235	350	18	42	62	1259	399	146	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1762	230	301	19	45	65	947	390	155	
005	1893	236	320	19	58	65	939	420	160	
006	2277	277	342	19	41	66	1080	800	52	
007	1755	219	326	18	42	64	1259	399	146	

Rate Capping Provisions	
Proposed Rate Cap	No
Length of Cap	

Summary of Changes/Additional Information
This filing propose algorithm changes, base rate changes, differential 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.

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	Interurban
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 18(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-6.2%	-6.2%
Property Damage - Tort	-6.2%	-6.2%
DCPD	-6.2%	-6.2%
Uninsured Auto	-2.9%	-2.9%
Underinsured Motorist	-2.9%	-2.9%
Accident Benefits	-1.6%	-1.6%
Collision	-4.6%	-4.6%
Comprehensive	1.8%	1.8%
Specified Perils	-4.9%	-4.9%
All Perils		
Total Overall	-4.4%	-4.4%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2761	329	569	9	50	29	4507	1252	638	
005	2643	325	626	9	47	29	7968	2060	575	
006	3052	381	812	11	44	37	4835	1239	0	
007	2535	299	691	10	45	33	6068	1751	543	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2589	309	533	9	49	28	4299	1274	607	
005	2479	305	587	9	46	28	7602	2097	547	
006	2862	357	761	11	43	36	4613	1261	0	
007	2378	281	648	10	44	32	5789	1782	516	

Rate Capping Provisions	
Proposed Rate Cap	No
Length of Cap	

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