

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. 27(2026)
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%

The proposed rate change shown above is the overall impact due to implementing 2026 CLEAR table. The base rates were adjusted.

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1904	50	557	36	19	171	600	411	101	0
005	776	20	214	35	19	129	512	274	85	0
006	877	23	244	32	23	117	679	411	80	0
007	842	22	231	34	21	126	549	281	59	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	1904	50	556	36	19	170	601	409	102	0
005	776	20	212	35	19	129	507	273	86	0
006	877	23	250	32	23	117	688	426	77	0
007	842	22	231	34	21	126	548	281	58	0

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 2026 CLEAR table.
Our impact analysis indicated that updating CLEAR table from 2025 to 2026 resulted in negative impact, thus base rate adjustment would result in rate increases.
As directed by the 2026 CLEAR filing guideline, this filing will adopt the 2026 CLEAR table with base rate adjustments.

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.