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	Compre-hensive	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	Compre-hensive	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.