

**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 Bus
New Business Effective Date	July 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 6(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.8%	0.8%
Property Damage - Tort	0.8%	0.8%
DCPD	0.8%	0.8%
Uninsured Auto	2.2%	2.2%
Underinsured Motorist	n/a	n/a
Accident Benefits	0.7%	0.7%
Collision	-3.8%	-3.8%
Comprehensive	-3.8%	-3.8%
Specified Perils	-1.2%	-1.2%
All Perils	n/a	n/a
Total Overall	-0.7%	-0.7%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		<b>4937</b>		<b>27</b>	<b>0</b>	<b>174</b>	<b>826</b>	<b>2061</b>	<b>802</b>	
005		<b>2007</b>		<b>24</b>	<b>0</b>	<b>101</b>	<b>679</b>	<b>190</b>	<b>0</b>	
006		<b>487</b>		<b>15</b>	<b>0</b>	<b>35</b>	<b>550</b>	<b>226</b>	<b>0</b>	
007		<b>425</b>		<b>16</b>	<b>0</b>	<b>42</b>	<b>622</b>	<b>242</b>	<b>472</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		<b>4976</b>		<b>28</b>	<b>0</b>	<b>175</b>	<b>795</b>	<b>1983</b>	<b>792</b>	
005		<b>2023</b>		<b>24</b>	<b>0</b>	<b>102</b>	<b>653</b>	<b>183</b>	<b>0</b>	
006		<b>491</b>		<b>15</b>	<b>0</b>	<b>35</b>	<b>529</b>	<b>217</b>	<b>0</b>	
007		<b>428</b>		<b>17</b>	<b>0</b>	<b>42</b>	<b>598</b>	<b>233</b>	<b>467</b>	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
Proposed base rate change, not due to off-balancing differential or discount changes, that is uniform by territory

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**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	Public Bus
New Business Effective Date	July 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 6(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	5.8%	5.8%
Property Damage - Tort	5.8%	5.8%
DCPD	5.8%	5.8%
Uninsured Auto	2.6%	2.6%
Underinsured Motorist	n/a	n/a
Accident Benefits	-0.9%	-0.9%
Collision	3.0%	3.0%
Comprehensive	3.6%	3.6%
Specified Perils	-0.6%	-0.6%
All Perils	n/a	n/a
Total Overall	4.8%	4.8%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1359</b>			<b>13</b>	<b>0</b>	<b>121</b>	<b>221</b>	<b>343</b>	<b>423</b>	
005	<b>1809</b>			<b>13</b>	<b>0</b>	<b>130</b>	<b>264</b>	<b>299</b>	<b>261</b>	
006	<b>1529</b>			<b>13</b>	<b>0</b>	<b>121</b>	<b>241</b>	<b>304</b>	<b>0</b>	
007	<b>2469</b>			<b>13</b>	<b>0</b>	<b>183</b>	<b>543</b>	<b>1142</b>	<b>226</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1438</b>			<b>13</b>	<b>0</b>	<b>119</b>	<b>227</b>	<b>355</b>	<b>421</b>	
005	<b>1914</b>			<b>13</b>	<b>0</b>	<b>129</b>	<b>272</b>	<b>310</b>	<b>259</b>	
006	<b>1618</b>			<b>13</b>	<b>0</b>	<b>120</b>	<b>248</b>	<b>315</b>	<b>0</b>	
007	<b>2612</b>			<b>14</b>	<b>0</b>	<b>182</b>	<b>559</b>	<b>1184</b>	<b>224</b>	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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**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	School Bus
New Business Effective Date	July 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 6(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	25.7%	25.7%
Property Damage - Tort	25.7%	25.7%
DCPD	25.7%	25.7%
Uninsured Auto	3.0%	3.0%
Underinsured Motorist	n/a	n/a
Accident Benefits	2.4%	2.4%
Collision	-2.3%	-2.3%
Comprehensive	-2.2%	-2.2%
Specified Perils	-0.5%	0.0%
All Perils	n/a	n/a
Total Overall	10.9%	10.9%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>398</b>			<b>38</b>	<b>0</b>	<b>51</b>	<b>335</b>	<b>235</b>	<b>0</b>	
005	<b>390</b>			<b>38</b>	<b>0</b>	<b>70</b>	<b>268</b>	<b>229</b>	<b>0</b>	
006	<b>404</b>			<b>38</b>	<b>0</b>	<b>64</b>	<b>331</b>	<b>256</b>	<b>0</b>	
007	<b>397</b>			<b>38</b>	<b>0</b>	<b>80</b>	<b>266</b>	<b>248</b>	<b>0</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>501</b>			<b>39</b>	<b>0</b>	<b>52</b>	<b>327</b>	<b>230</b>	<b>0</b>	
005	<b>490</b>			<b>39</b>	<b>0</b>	<b>71</b>	<b>262</b>	<b>224</b>	<b>0</b>	
006	<b>508</b>			<b>39</b>	<b>0</b>	<b>66</b>	<b>323</b>	<b>251</b>	<b>0</b>	
007	<b>500</b>			<b>39</b>	<b>0</b>	<b>82</b>	<b>260</b>	<b>243</b>	<b>0</b>	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
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**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	Hotel & Country Club Bus
New Business Effective Date	July 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 6(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	9.3%	9.3%
Property Damage - Tort	9.3%	9.3%
DCPD	9.3%	9.3%
Uninsured Auto	2.6%	2.6%
Underinsured Motorist	n/a	n/a
Accident Benefits	2.6%	2.6%
Collision	-3.2%	-3.2%
Comprehensive	0.6%	0.6%
Specified Perils	-1.1%	-1.1%
All Perils	n/a	n/a
Total Overall	4.2%	4.2%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	555			11	0	37	531	249	71	
005	771			11	0	34	442	203	46	
006	719			11	0	27	566	391	42	
007	577			10	0	32	519	220	58	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	607			11	0	38	514	251	70	
005	843			11	0	35	428	204	46	
006	786			12	0	27	548	393	41	
007	630			11	0	33	503	221	57	

Rate Capping Provisions	
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Length of Cap	n/a

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**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	Funeral Vehicle
New Business Effective Date	July 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 6(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	6.8%	6.8%
Property Damage - Tort	6.8%	6.8%
DCPD	6.8%	6.8%
Uninsured Auto	2.6%	2.6%
Underinsured Motorist	n/a	n/a
Accident Benefits	2.4%	2.4%
Collision	1.5%	1.5%
Comprehensive	2.3%	2.3%
Specified Perils	-2.4%	0.0%
All Perils	n/a	n/a
Total Overall	5.0%	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	<b>1708</b>			<b>6</b>	<b>0</b>	<b>232</b>	<b>418</b>	<b>330</b>	<b>0</b>	
005	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
006	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
007	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1824</b>			<b>6</b>	<b>0</b>	<b>238</b>	<b>424</b>	<b>338</b>	<b>0</b>	
005	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
006	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
007	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Rate Capping Provisions	
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Length of Cap	n/a

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**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	Ambulance
New Business Effective Date	July 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 6(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	3.6%	3.6%
Property Damage - Tort	3.6%	3.6%
DCPD	3.6%	3.6%
Uninsured Auto	2.6%	2.6%
Underinsured Motorist	n/a	n/a
Accident Benefits	2.4%	2.4%
Collision	1.7%	1.7%
Comprehensive	1.2%	1.2%
Specified Perils	-2.3%	0.0%
All Perils	n/a	n/a
Total Overall	3.1%	3.1%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		0		0	0	0	0	0	0	
005		2742		6	0	177	2003	-247	0	
006		1898		6	0	180	0	0	0	
007		2105		6	0	179	1119	646	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		0		0	0	0	0	0	0	
005		2841		6	0	181	2037	-250	0	
006		1966		6	0	184	0	0	0	
007		2181		6	0	183	1138	654	0	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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