**Newfoundland and Labrador Board of Commissioners of Public Utilities**
**Automobile Insurance Rate Filing Summary**
**Reform Filing**

| Company and Contact Information | |
|---|---|
| Name of Insurer | Facility Association |
| Type of Business | Public Bus |
| New Business Effective Date | January 1, 2021 |
| Renewal Business Effective Date | January 1, 2021 |
| Board Order # | A.I. 45(2020) |
| Board Decision | Approved |

| Proposed Rate Changes | |
|---|---|
| ~~Bodily Injury~~ TPL - Combined | -2.0% |
| ~~Property Damage - Tort~~ | n/a |
| ~~DCPD~~ | n/a |
| Accident Benefits | 0.0% |
| Uninsured Auto | 0.0% |
| SEF #44 | n/a |
| Collision | 0.0% |
| Comprehensive | 0.0% |
| Specified Perils | 0.0% |
| All Perils | n/a |
| Total Overall | -1.5% |

**Current Average Written Premium**

| Statistical Territory | Third Party Liability | [redacted] | Accident Benefits | Uninsured Auto | SEF#44 | Collision | Compre-hensive | Specified Perils |
|---|---|---|---|---|---|---|---|---|
| 004 | 1451 | [redacted] | 125 | 13 | 0 | 309 | 519 | 404 |
| 005 | 1887 | [redacted] | 130 | 13 | 0 | 245 | 288 | 224 |
| 006 | 1499 | [redacted] | 119 | 11 | 0 | 233 | 289 | 0 |
| 007 | 2227 | [redacted] | 164 | 11 | 0 | 317 | 601 | 215 |

**Proposed Average Written Premium**

| Statistical Territory | Bodily Injury | PD-Tort | DCPD | Accident Benefits | Uninsured Auto | SEF#44 | Collision | Compre-hensive | Specified Perils |
|---|---|---|---|---|---|---|---|---|---|
| 004 | 1045 | 131 | 247 | 125 | 13 | 0 | 309 | 519 | 404 |
| 005 | 1359 | 170 | 321 | 130 | 13 | 0 | 245 | 288 | 224 |
| 006 | 1080 | 135 | 255 | 119 | 11 | 0 | 233 | 289 | 0 |
| 007 | 1603 | 200 | 379 | 164 | 11 | 0 | 317 | 601 | 215 |

**Summary of Changes/Additional Information**

Provide a general outline of the changes proposed in the filing.

(e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)

This is NL mandatory reform filing to (a) introduce Direct Compensation Property Damage ("DCPD") for all vehicles; and (b) increase in the deductible applicable to all pain and suffering awards from $2,500 to $5,000.

* Split existing Board approved Third Party Liability rates into rates for Bodily Injury, Property Damage-Tort and DCPD sub-coverages, as well as reflecting the deductible increase into Bodily Injury rates.

* The Board published allocation of the current Third Party Liability premium into Bodily Injury, Property Damage-Tort and DCPD (which includes the change in deductible from $2,500 to $5,000) has been used, that results no additional support is provided.

* No deductible is not available for DCPD, limits of coverage (and corresponding increased limit factors) do not apply to DCPD, the vehicle rate group applies to DCPD coverage and the Collision rate group factors are adopted to DCPD coverage. The proposed DCPD base rates are adjusted by off-balance factors to ensure the overall DCPD premium rate is revenue neutrality.