

**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 Passenger Automobiles
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I 48(2021)
Board Decision	Denied

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	15.5%	12.0%
Property Damage - Tort	15.5%	12.0%
DCPD	15.5%	12.0%
Uninsured Auto	11.3%	11.3%
Underinsured Motorist	3.5%	3.5%
Accident Benefits	8.4%	8.4%
Collision	-0.7%	0.0%
Comprehensive	-6.3%	0.0%
Specified Perils	25.9%	0.0%
All Perils	n/a	n/a
Total Overall	10.7%	8.9%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2390			37	20	183	738	402	104	n/a
005	1089			37	21	141	687	263	46	n/a
006	1200			37	23	112	872	413	71	n/a
007	1118			37	22	137	651	266	63	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2677			41	21	198	738	402	104	n/a
005	1220			41	22	153	687	263	46	n/a
006	1344			41	24	121	872	413	71	n/a
007	1252			41	22	149	651	266	63	n/a

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

Summary of Changes/Additional Information
This filing proposes base rate changes, not due to off-balancing differential or discount changes, that are uniform by territory.

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.