

**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 Vehicles
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 52(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	10.7%	10.7%
Property Damage - Tort	10.7%	10.7%
DCPD	10.7%	10.7%
Uninsured Auto	7.7%	7.7%
Underinsured Motorist	-1.8%	-1.8%
Accident Benefits	5.0%	5.0%
Collision	-1.5%	-1.5%
Comprehensive	-7.3%	-7.3%
Specified Perils	24.4%	24.4%
All Perils	n/a	n/a
Total Overall	6.9%	6.9%

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		2645		39	20	192	727	373	129	n/a
005		1206		39	21	148	676	244	58	n/a
006		1329		40	23	117	859	382	88	n/a
007		1238		40	21	144	641	247	79	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 is 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.