

**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. 15(2023)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	-1.80%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	-1.30%
Collision	-0.60%
Comprehensive	-0.70%
Specified Perils	-4.60%
All Perils	n/a
Total Overall	-0.50%

The proposed rate change shown above is the overall impact due to implementing 2023 CLEAR table. The base rates were not adjusted.

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1902	50	501	39	17	187	582	370	109	n/a
005	844	22	210	38	18	140	521	255	63	n/a
006	917	25	221	33	21	119	673	375	74	n/a
007	895	24	219	37	20	136	554	254	57	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	1902	50	490	39	17	185	576	368	104	n/a
005	844	22	205	38	18	137	516	253	60	n/a
006	917	25	224	33	21	118	685	375	72	n/a
007	895	24	216	37	20	134	551	253	54	n/a

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.
<a href="#">The sole purpose of this filing is to implement the 2023 CLEAR table.</a>
<a href="#">Our impact analysis indicated that updating CLEAR table from 2022 to 2023 resulted in negative impact, thus base rate adjustment would result in rate increases.</a>
<a href="#">As directed by the 2023 CLEAR filing guideline, this filing will adopt the 2023 CLEAR table only and propose no base rate adjustment.</a>

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.