

**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	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 20(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-3.0%	0.0%
Property Damage - Tort	-3.0%	0.0%
DCPD	-3.0%	0.0%
Uninsured Auto	-2.0%	0.0%
Underinsured Motorist		
Accident Benefits	-2.0%	0.0%
Collision	0.9%	0.0%
Comprehensive	-2.2%	0.0%
Specified Perils	0.0%	0.0%
All Perils		
Total Overall	-2.1%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	0	0	0	0		0	0	0	0	
005	1266	150	321	17		183	0	0	0	
006	0	0	0	0		0	0	0	0	
007	1320	150	305	16		170	896	460	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	0	
005	1266	150	321	17		183	0	0	0	
006	0	0	0	0		0	0	0	0	
007	1320	150	305	16		170	896	460	0	

Rate Capping Provisions	
Proposed Rate Cap	No
Length of Cap	

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 filing propose algorithm changes, surcharge changes, and rule changes

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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	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 20(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-0.4%	0.0%
Property Damage - Tort	-0.4%	0.0%
DCPD	-0.4%	0.0%
Uninsured Auto	-1.8%	0.0%
Underinsured Motorist		
Accident Benefits	-1.8%	0.0%
Collision	1.0%	0.0%
Comprehensive	-2.0%	0.0%
Specified Perils	0.0%	0.0%
All Perils		
Total Overall	-0.5%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1562	42	363	22		239	390	291	0	
005	0	0	0	0		0	0	0	0	
006	0	0	0	0		0	0	0	0	
007	0	0	0	0		0	0	0	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	1562	42	363	22		239	390	291	0	
005	0	0	0	0		0	0	0	0	
006	0	0	0	0		0	0	0	0	
007	0	0	0	0		0	0	0	0	

Rate Capping Provisions	
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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	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 20(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	1.6%	0.0%
Property Damage - Tort	1.6%	0.0%
DCPD	1.6%	0.0%
Uninsured Auto	-2.5%	0.0%
Underinsured Motorist		
Accident Benefits	-2.5%	0.0%
Collision	-4.5%	0.0%
Comprehensive	-2.7%	0.0%
Specified Perils	-2.5%	0.0%
All Perils		
Total Overall	-1.5%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	440	42	48	4	0	45	670	311	72	
005	303	29	84	3	0	34	475	277	74	
006	128	9	-10	3	0	35	474	358	39	
007	348	31	34	3	0	39	449	225	359	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	440	42	48	4	0	45	670	311	72	
005	303	29	84	3	0	34	475	277	74	
006	128	9	-10	3	0	35	474	358	39	
007	348	31	34	3	0	39	449	225	359	

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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	Private Bus
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 20(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-5.9%	0.0%
Property Damage - Tort	-5.9%	0.0%
DCPD	-5.9%	0.0%
Uninsured Auto	0.2%	0.0%
Underinsured Motorist		
Accident Benefits	-1.8%	0.0%
Collision	4.1%	0.0%
Comprehensive	1.0%	0.0%
Specified Perils	1.1%	0.0%
All Perils		
Total Overall	-3.9%	0.0%

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>2323</b>	<b>257</b>	<b>402</b>	<b>3</b>		<b>39</b>	<b>877</b>	<b>511</b>	<b>491</b>	
005	<b>2405</b>	<b>274</b>	<b>262</b>	<b>3</b>		<b>35</b>	<b>624</b>	<b>287</b>	<b>0</b>	
006	<b>962</b>	<b>67</b>	<b>204</b>	<b>3</b>		<b>36</b>	<b>535</b>	<b>325</b>	<b>498</b>	
007	<b>724</b>	<b>70</b>	<b>99</b>	<b>6</b>		<b>61</b>	<b>0</b>	<b>739</b>	<b>443</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>2323</b>	<b>257</b>	<b>402</b>	<b>3</b>		<b>39</b>	<b>877</b>	<b>511</b>	<b>491</b>	
005	<b>2405</b>	<b>274</b>	<b>262</b>	<b>3</b>		<b>35</b>	<b>624</b>	<b>287</b>	<b>0</b>	
006	<b>962</b>	<b>67</b>	<b>204</b>	<b>3</b>		<b>36</b>	<b>535</b>	<b>325</b>	<b>498</b>	
007	<b>724</b>	<b>70</b>	<b>99</b>	<b>6</b>		<b>61</b>	<b>0</b>	<b>739</b>	<b>443</b>	

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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 Buses
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 20(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-1.2%	0.0%
Property Damage - Tort	-1.2%	0.0%
DCPD	-1.2%	0.0%
Uninsured Auto	-1.8%	0.0%
Underinsured Motorist		
Accident Benefits	-1.8%	0.0%
Collision	7.1%	0.0%
Comprehensive	-3.2%	0.0%
Specified Perils	-0.5%	0.0%
All Perils		
Total Overall	-0.9%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1512	150	91	12		136	273	365	437	
005	1872	196	76	13		146	257	332	314	
006	0	0	0	0		0	0	0	0	
007	2754	269	168	16		170	532	1020	437	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1512	150	91	12		136	273	365	437	
005	1872	196	76	13		146	257	332	314	
006	0	0	0	0		0	0	0	0	
007	2754	269	168	16		170	532	1020	437	

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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	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 20(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-4.6%	0.0%
Property Damage - Tort	-4.6%	0.0%
DCPD	-4.6%	0.0%
Uninsured Auto	0.2%	0.0%
Underinsured Motorist		
Accident Benefits	-1.5%	0.0%
Collision	0.7%	0.0%
Comprehensive	-3.5%	0.0%
Specified Perils	-0.1%	0.0%
All Perils		
Total Overall	-2.9%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	480	63	53	8		92	319	221	0	
005	584	86	57	10		115	479	281	161	
006	0	0	0	0		0	0	0	0	
007	485	66	59	8		89	453	297	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	480	63	53	8		92	319	221	0	
005	584	86	57	10		115	479	281	161	
006	0	0	0	0		0	0	0	0	
007	485	66	59	8		89	453	297	0	

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