

**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Supplemental 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. 9(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.0%	0.0%
Property Damage - Tort	0.0%	0.0%
DCPD	0.0%	0.0%
Uninsured Auto	0.0%	0.0%
Underinsured Motorist	0.0%	0.0%
Accident Benefits	0.0%	0.0%
Collision	0.0%	0.0%
Comprehensive	0.0%	0.0%
Specified Perils	0.0%	0.0%
All Perils	0.0%	0.0%
Total Overall	0.0%	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	1917	51	540	38	20	181	586	405	112	
005	780	20	208	37	20	135	503	272	74	
006	869	23	228	32	24	118	662	400	86	
007	862	23	226	36	22	132	530	278	68	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1917	51	540	38	20	181	586	405	112	
005	780	20	208	37	20	135	503	272	74	
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Rate Capping Provisions	
Proposed Rate Cap	
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 only proposes underwriting rule changes with no premium impact.

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.