

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. 30(2025)
Board Decision	Approved

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

The proposed rate change shown above is the overall impact due to implementing 2025 CLEAR table. The base rates were 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	1917	51	540	38	20	181	586	405	112	0
005	780	20	208	37	20	135	503	272	74	0
006	869	23	228	32	24	118	662	400	86	0
007	862	23	226	36	22	132	530	278	68	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	1917	51	541	38	20	181	587	404	112	0
005	780	20	208	37	20	135	501	271	74	0
006	869	23	226	32	24	120	665	412	83	0
007	862	23	225	36	22	132	529	277	68	0

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.
The sole purpose of this filing is to implement the 2025 CLEAR table.
Our impact analysis indicated that updating CLEAR table from 2024 to 2025 resulted in positive impact, thus base rate adjustment would result in rate decreases.
As directed by the 2025 CLEAR filing guideline, this filing will adopt the 2025 CLEAR table with base rate adjustment.

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.