

**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. 31(2025)
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	-14.3%	-14.3%
Underinsured Motorist	-20.1%	-20.1%
Accident Benefits	-15.7%	-15.7%
Collision	11.7%	11.7%
Comprehensive	-16.6%	-16.6%
Specified Perils	3.7%	3.7%
All Perils		
Total Overall	-8.4%	-8.4%

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>1947</b>	<b>51</b>	<b>564</b>	<b>38</b>	<b>19</b>	<b>211</b>	<b>622</b>	<b>454</b>	<b>132</b>	
005	<b>837</b>	<b>22</b>	<b>223</b>	<b>36</b>	<b>19</b>	<b>158</b>	<b>552</b>	<b>308</b>	<b>71</b>	
006	<b>903</b>	<b>24</b>	<b>239</b>	<b>31</b>	<b>23</b>	<b>134</b>	<b>734</b>	<b>464</b>	<b>98</b>	
007	<b>881</b>	<b>24</b>	<b>237</b>	<b>35</b>	<b>21</b>	<b>154</b>	<b>574</b>	<b>312</b>	<b>68</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	1738	46	503	32	15	178	694	379	137	
005	748	19	200	31	15	133	617	257	74	
006	806	21	214	27	18	113	820	387	101	
007	786	21	212	30	17	130	642	260	71	

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, base rate changes, surcharge changes, and rule changes

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.