

**Newfoundland and Labrador Board of Commissioners of Public Utilities**  
**Automobile Insurance Rate Filing Summary**  
**Commercial Rate Group Filing**

Filing Information	
Name of Insurer	Facility Association
Type of Business	Commercial Vehicle
New Business Effective Date	Effective 100 days post approval
Renewal Business Effective Date	Effective 100 days post approval
Board Order #	A.I. 32(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%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1895	247	323	19	45	63	947	390	155	n/a
005	2035	254	345	19	58	63	939	420	160	n/a
006	2448	298	368	19	41	64	1080	800	52	n/a
007	1887	235	350	18	42	62	1259	399	146	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	1895	247	323	19	45	63	947	390	155	n/a
005	2035	254	345	19	58	63	939	420	160	n/a
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007	1887	235	350	18	42	62	1259	399	146	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 2025 Commercial Rate Group table.</a>
<a href="#">CV RG data is not available to determine the impact of implementing 2025 IAO commercial rate group tables, as such, the base rates are not adjusted in this filing.</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.