

**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	Commercial Vehicles
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 4(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		
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	1811	225	334	19	49	67	1039	419	164	0
005	1853	232	342	19	56	65	887	406	153	0
006	2045	256	318	19	49	66	1032	774	0	0
007	1761	220	335	19	45	65	1155	433	143	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	1811	225	334	19	49	67	1039	419	164	0
005	1853	232	342	19	56	65	887	406	153	0
006	2045	256	318	19	49	66	1032	774	0	0
007	1761	220	335	19	45	65	1155	433	143	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 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.