

**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	September 1, 2026
Renewal Business Effective Date	September 1, 2026
Board Order #	A.I. 14(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-0.4%	-0.4%
Property Damage - Tort	-0.4%	-0.4%
DCPD	-0.4%	-0.4%
Uninsured Auto	-2.9%	-2.9%
Underinsured Motorist	-4.4%	-4.4%
Accident Benefits	-5.3%	-5.3%
Collision	14.2%	14.2%
Comprehensive	24.9%	24.9%
Specified Perils	15.9%	15.9%
All Perils	0.0%	0.0%
Total Overall	4.3%	4.3%

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	1909	50	538	37	19	171	669	505	129	
005	777	20	207	35	19	128	574	340	86	
006	865	23	227	31	23	112	756	500	100	
007	859	22	225	35	21	125	605	347	79	

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.)

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.