

**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	Taxis
New Business Effective Date	September 1, 2026
Renewal Business Effective Date	September 1, 2026
Board Order #	A.I. 15(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	13.9%	13.9%
Property Damage - Tort	13.9%	13.9%
DCPD	13.9%	13.9%
Uninsured Auto	1.7%	1.7%
Underinsured Motorist	0.0%	0.0%
Accident Benefits	-5.8%	-5.8%
Collision	6.0%	6.0%
Comprehensive	-7.8%	-7.8%
Specified Perils	-11.8%	-11.8%
All Perils	0.0%	0.0%
Total Overall	11.1%	11.1%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	6530	233	1609	77	0	849	1129	601	166	
005	4424	135	773	64	0	710	775	340	79	
006	4183	163	750	65	0	714	961	331	#DIV/0!	
007	3942	143	843	64	0	708	855	346	127	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	7437	266	1832	78	0	799	1196	554	147	
005	5038	153	881	65	0	669	822	313	70	
006	4765	185	854	66	0	672	1019	306	#DIV/0!	
007	4490	163	960	65	0	667	907	319	112	

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.

**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	Public Buses
New Business Effective Date	September 1, 2026
Renewal Business Effective Date	September 1, 2026
Board Order #	A.I. 15(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	27.6%	27.6%
Property Damage - Tort	27.6%	27.6%
DCPD	27.6%	27.6%
Uninsured Auto	0.6%	0.6%
Underinsured Motorist	0.0%	0.0%
Accident Benefits	1.7%	1.7%
Collision	18.3%	18.3%
Comprehensive	-5.7%	-5.7%
Specified Perils	-0.5%	-0.5%
All Perils	0.0%	0.0%
<b>Total Overall</b>	<b>20.2%</b>	<b>20.2%</b>

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1454	149	76	12	0	129	226	357	325	
005	1903	199	95	13	0	146	226	306	292	
006	1213	117	104	9	0	105	392	434	#DIV/0!	
007	2557	266	147	9	0	101	487	915	#DIV/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	1855	190	97	12	0	131	268	336	323	
005	2429	254	121	13	0	149	268	288	290	
006	1548	149	133	10	0	106	463	409	#DIV/0!	
007	3263	340	187	9	0	103	577	863	#DIV/0!	

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

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