

**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	ATVs
New Business Effective Date	September 1, 2026
Renewal Business Effective Date	September 1, 2026
Board Order #	A.I. 16(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	8.0%	8.0%
Property Damage - Tort	8.0%	8.0%
DCPD	8.0%	8.0%
Uninsured Auto	2.9%	2.9%
Underinsured Motorist	-3.3%	-3.3%
Accident Benefits	2.2%	2.2%
Collision	-4.6%	-4.6%
Comprehensive	2.1%	2.1%
Specified Perils	10.4%	10.4%
All Perils	n/a	n/a
<b>Total Overall</b>	<b>3.1%</b>	<b>3.1%</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	173	7	9	2	38	35	278	170	106	
005	174	8	9	2	35	33	289	185	92	
006	182	8	10	2	52	38	310	181	125	
007	177	8	10	2	39	33	325	198	112	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	187	8	10	2	37	35	266	174	117	
005	188	8	10	2	33	34	275	189	101	
006	197	8	10	2	51	39	296	185	138	
007	191	8	11	2	37	34	310	202	123	

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.

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**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	Motorcycles
New Business Effective Date	September 1, 2026
Renewal Business Effective Date	September 1, 2026
Board Order #	A.I. 16(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	4.8%	4.8%
Property Damage - Tort	4.8%	4.8%
DCPD	4.8%	4.8%
Uninsured Auto	0.3%	0.3%
Underinsured Motorist	-1.4%	-1.4%
Accident Benefits	-2.6%	-2.6%
Collision	-4.2%	-4.2%
Comprehensive	5.0%	5.0%
Specified Perils	1.2%	1.2%
All Perils	0.0%	0.0%
Total Overall	1.3%	1.3%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	197	4	4	20	135	86	902	681	328	
005	193	4	4	20	140	89	1601	848	445	
006	205	5	5	19	135	85	1692	1303	368	
007	189	4	4	20	139	86	800	535	380	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	206	5	4	20	133	84	864	715	331	
005	202	5	4	20	138	86	1534	891	451	
006	215	5	5	19	133	83	1621	1368	372	
007	198	5	4	20	138	84	767	561	385	

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

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**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	Snow Vehicles
New Business Effective Date	September 1, 2026
Renewal Business Effective Date	September 1, 2026
Board Order #	A.I. 16(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	22.3%	22.3%
Property Damage - Tort	22.3%	22.3%
DCPD	22.3%	22.3%
Uninsured Auto	3.0%	3.0%
Underinsured Motorist	-2.7%	-2.7%
Accident Benefits	5.2%	5.2%
Collision	1.1%	1.1%
Comprehensive	4.7%	4.7%
Specified Perils	16.4%	16.4%
All Perils	n/a	n/a
<b>Total Overall</b>	<b>10.0%</b>	<b>10.0%</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	47	4	4	12	31	21	853	270	188	
005	47	4	4	12	33	21	#DIV/0!	362	176	
006	47	4	4	12	35	21	5498	338	186	
007	47	4	4	12	34	20	2340	388	176	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	57	5	5	13	30	22	862	283	218	
005	57	5	5	13	32	22	#DIV/0!	379	205	
006	58	5	5	13	34	22	5558	354	216	
007	58	5	5	12	33	22	2366	406	205	

Rate Capping Provisions	
Proposed Rate Cap	
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