

**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	Commercial Vehicle
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 124(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-3.6%	-3.6%
Property Damage - Tort	-3.6%	-3.6%
DCPD	-3.6%	-3.6%
Uninsured Auto	0.2%	0.2%
Underinsured Motorist	0.8%	0.8%
Accident Benefits	-1.6%	-1.6%
Collision	5.5%	5.5%
Comprehensive	0.5%	0.5%
Specified Perils	-1.0%	-1.0%
All Perils	n/a	n/a
Total Overall	-1.8%	-1.8%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2317			19	44	65	924	406	163	
005	2293			20	47	64	776	349	147	
006	2311			19	41	65	794	338	0	
007	2328			19	41	64	1269	398	168	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2234			19	44	64	975	408	162	
005	2211			20	47	63	819	350	146	
006	2228			19	42	64	838	340	0	
007	2244			19	41	63	1339	400	167	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
This is a mandatory filing, FA proposes no changes to the rates with consideration of COVID-19 pandemic impact.
With consideration of the financial hardship caused by current COVID-19 pandemic, FA proposed 0% rate change to help the insured.

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	Interurban Vehicle
New Business Effective Date	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 124(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.1%	0.1%
Property Damage - Tort	0.1%	0.1%
DCPD	0.1%	0.1%
Uninsured Auto	2.3%	2.3%
Underinsured Motorist	2.2%	2.2%
Accident Benefits	0.7%	0.7%
Collision	-3.0%	-3.0%
Comprehensive	-2.3%	-2.3%
Specified Perils	-1.3%	-1.3%
All Perils	n/a	n/a
Total Overall	-1.4%	-1.4%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	3969			8	53	40	3869	1028	530	
005	3491			11	45	44	5543	1408	251	
006	2883			-2	34	12	0	0	914	
007	3216			10	45	43	5496	1469	352	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	3973			8	54	40	3753	1005	523	
005	3495			12	46	44	5377	1376	248	
006	2886			-2	35	12	0	0	902	
007	3219			11	46	43	5331	1436	347	

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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