

**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	Garage
New Business Effective Date	July 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 7(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	9.3%	9.3%
Property Damage - Tort	9.3%	9.3%
DCPD	9.3%	9.3%
Uninsured Auto	6.2%	6.2%
Underinsured Motorist	n/a	n/a
Accident Benefits	2.1%	2.1%
Collision	1.3%	1.3%
Comprehensive	0.1%	0.1%
Specified Perils	-3.2%	-3.2%
All Perils	n/a	n/a
Total Overall	7.2%	7.2%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	187866			1047		27666	5021	12128	17885	
005	25136			951		2862	943	1607	1499	
006	15734			120		1928	43	0	0	
007	58471			487		8392	2119	1840	3598	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	205338			1112		28247	5086	12140	17313	
005	27474			1010		2922	955	1608	1451	
006	17198			128		1968	43	0	0	
007	63909			517		8568	2146	1842	3483	

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

Summary of Changes/Additional Information
Proposed base rates, not due to off-balancing differential or discount changes, that is uniform by territory
*Exposure (vehicle number) information is not available for Garage, the average premium is based on assumption of a single exposure.

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.