

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**NOTICE OF APPLICATION**

**Facility Association  
Application for an Increase in Automobile Insurance Rates  
for Taxis and Limousines**

On May 22, 2015 Facility Association (Facility) filed an application with the Newfoundland and Labrador Board of Commissioners of Public Utilities seeking approval of increased automobile insurance rates on a territory basis for its Taxi and Limousine class of business, to be effective on February 1, 2016.

Facility's proposed rate increases for Third Party Liability, Accident Benefits and Uninsured Automobile by territory and the corresponding rate increase indications resulting from a review of the application and supporting actuarial evidence by the Board's actuarial consultant, Oliver Wyman, are as follows:

<b>Territory</b>	<b>Third Party Liability</b>	<b>Accident Benefits</b>	<b>Uninsured Automobile</b>
<b>Avalon Peninsula</b>			
Facility Proposed	81.8%	154.8%	180.1%
Oliver Wyman Indications	30.7% to 45.7%	88.2% to 101.5%	113.5% to 131.3%
<b>Island, outside Avalon</b>			
Facility Proposed	60.0%	120.7%	180.1%
Oliver Wyman Indications	18.4% to 32.0%	63.2% to 74.7%	113.5% to 131.3%
<b>Labrador</b>			
Facility Proposed	66.8%	124.4%	180.1%
Oliver Wyman Indications	22.2% to 36.3%	65.7% to 77.4%	113.5% to 131.3%

This is the third application for an increase in Taxi and Limousine rates filed by Facility in the past three years. As a result of the previous applications, Facility's rates for Taxi and Limousine automobile insurance increased by an average of 50.1% on August 1, 2013 and 19.3% on September 1, 2015.

A copy of the application and related information can be found on the Board's website at [www.pub.nl.ca](http://www.pub.nl.ca), and can be requested from the Board Secretary or can be viewed at the offices of the Board between the hours of 8:30 a.m. to 12:30 p.m. and 1:30 p.m. to 4:00 p.m., Monday through Friday.

Comments in relation to this application can be filed with the Board on or before **Monday, November 16, 2015**, and should include your address and phone number.

All correspondence and requests for further information should be submitted to the Board Secretary as set out below:

Office: Suite E210, Prince Charles Building, 120 Torbay Road, St. John's  
Mail: P.O. Box 21040, St. John's, NL, A1A 5B2  
Telephone: 709-726-8600 or 1-866-782-0006 (toll free)  
Facsimile: 709-726-9604  
E-mail: ito@pub.nl.ca

**Dated** at St. John's, Newfoundland and Labrador, this 23<sup>rd</sup> day of October, 2015.

Cheryl Blundon  
Board Secretary