

**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	November 1, 2022
Renewal Business Effective Date	November 1, 2022
Board Order #	A.I. 17(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-2.6%	-2.6%
Property Damage - Tort	-2.6%	-2.6%
DCPD	-2.6%	-2.6%
Uninsured Auto	17.7%	17.7%
Underinsured Motorist	-6.0%	-6.0%
Accident Benefits	4.0%	4.0%
Collision	-3.7%	-3.7%
Comprehensive	1.2%	1.2%
Specified Perils	-2.9%	-2.9%
All Perils	n/a	n/a
Total Overall	-1.5%	-1.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		229		12	132	88	1018	789	358	n/a
005		245		12	131	90	1265	915	363	n/a
006		233		12	141	88	2600	1351	347	n/a
007		221		12	134	90	1648	1133	384	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		223		14	124	91	980	798	347	n/a
005		238		14	123	94	1218	926	352	n/a
006		227		15	133	91	2503	1367	337	n/a
007		215		15	126	93	1587	1146	373	n/a

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

Summary of Changes/Additional Information
This filing proposes base rate changes, not due to off-balancing differential or discount changes, that is uniform by territory.
This filing also proposes to expand maximum driving record from Driving Record 3 to Driving Record 5.
The rule change associated with the proposed revisions to conviction surcharges that applies to all rating classes including NL MC were included in Taxis filing submitted on March 31, 2022.

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	Snow Vehicles
New Business Effective Date	November 1, 2022
Renewal Business Effective Date	November 1, 2022
Board Order #	A.I. 17(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	12.8%	12.8%
Property Damage - Tort	12.8%	12.8%
DCPD	12.8%	12.8%
Uninsured Auto	2.7%	2.7%
Underinsured Motorist	-5.5%	-5.5%
Accident Benefits	6.3%	6.3%
Collision	16.0%	16.0%
Comprehensive	4.0%	4.0%
Specified Perils	12.9%	12.9%
All Perils	n/a	n/a
Total Overall	7.5%	7.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		45		12	30	20	1182	385	158	n/a
005		44		12	33	20	-3000	207	175	n/a
006		44		12	31	20	0	383	155	n/a
007		45		12	31	20	3524	363	171	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		51		12	28	21	1371	400	178	n/a
005		50		12	31	21	-3480	215	198	n/a
006		50		12	29	21	0	399	175	n/a
007		51		12	29	22	4088	378	193	n/a

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

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.)
This filing proposes base rate changes, not due to off-balancing differential or discount changes, that is uniform by territory.
The rule change associated with the proposed revisions to conviction surcharges that applies to all rating classes including NL SV were included in Taxis filing submitted on March 31, 2022.

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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	All-Terrain Vehicles
New Business Effective Date	November 1, 2022
Renewal Business Effective Date	November 1, 2022
Board Order #	A.I 17(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	2.6%	2.6%
Property Damage - Tort	2.6%	2.6%
DCPD	2.6%	2.6%
Uninsured Auto	2.8%	2.8%
Underinsured Motorist	-8.0%	-8.0%
Accident Benefits	1.7%	1.7%
Collision	-2.1%	-2.1%
Comprehensive	26.8%	26.8%
Specified Perils	22.2%	22.2%
All Perils	n/a	n/a
Total Overall	5.5%	5.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		180		12	32	22	268	119	73	n/a
005		181		12	33	22	268	114	76	n/a
006		191		12	35	22	280	105	90	n/a
007		182		12	32	22	254	117	74	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004		185		12	29	23	262	151	89	n/a
005		186		12	30	22	263	144	93	n/a
006		196		12	32	23	275	133	110	n/a
007		187		12	29	22	249	149	90	n/a

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

Summary of Changes/Additional Information
This filing proposes base rate changes, not due to off-balancing differential or discount changes, that is uniform by territory.
FA is proposing to re-base the deductible differentials of \$500 deductible as the new base for Collision, Comprehensive and Specified Perils for NL ATV as the minimum deductible is \$500 as per FA Rule 401.
The rule change associated with the proposed revisions to conviction surcharges that applies to all rating classes including NL ATV were included in Taxis filing submitted on March 31, 2022.

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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.