

**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
CLEAR Filing**

Filing Information	
Name of Insurer	Facility Association
Type of Business	Private Passenger Vehicle
New Business Effective Date	October 1, 2024
Renewal Business Effective Date	October 1, 2024
Board Order #	A.I. 34(2024)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	-0.40%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	-1.10%
Collision	-0.60%
Comprehensive	-0.40%
Specified Perils	-6.50%
All Perils	n/a
Total Overall	-0.30%

The proposed rate change shown above is the overall impact due to implementing 2024 CLEAR table. The base rates were not adjusted.

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1905	50	519	38	19	184	579	386	122	0
005	819	21	206	37	19	138	514	262	66	0
006	883	23	220	32	23	117	685	394	90	0
007	863	23	219	36	21	134	535	265	63	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1905	50	516	38	19	181	579	384	115	0
005	819	21	205	37	19	136	510	259	61	0
006	883	23	224	32	23	118	673	400	83	0
007	863	23	218	36	21	133	531	263	58	0

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
The sole purpose of this filing is to implement the 2024 CLEAR table.

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.