

**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	100 days post approval
Renewal Business Effective Date	100 days post approval
Board Order #	A.I. 21(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-2.1%	0.0%
Property Damage - Tort	-2.1%	0.0%
DCPD	-2.1%	0.0%
Uninsured Auto	-2.2%	0.0%
Underinsured Motorist	0.0%	0.0%
Accident Benefits	-6.5%	0.0%
Collision	1.8%	0.0%
Comprehensive	1.9%	0.0%
Specified Perils	-4.1%	0.0%
All Perils		
<b>Total Overall</b>	<b>-2.1%</b>	<b>0.0%</b>

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	157671	15378	30595	6687	0	22572	9501	25466	36311	
005	47046	5095	9859	2104	0	7072	8708	8143	8268	
006	13161	1636	2831	497	0	1671	1771	399	4200	
007	76786	7922	15690	3315	0	11156	6858	19245	13930	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	157671	15378	30595	6687	0	22572	9501	25466	36311	
005	47046	5095	9859	2104	0	7072	8708	8143	8268	
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007	76786	7922	15690	3315	0	11156	6858	19245	13930	

Rate Capping Provisions	
Proposed Rate Cap	No
Length of Cap	No

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 propose algorithm changes, surcharge changes, and rule changes

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.