TO: All Agents and Brokers (Newfoundland & Labrador)

BULLETIN NO.: NL.AGCY 2026-01

DATE: March 24, 2026

SUBJECT: Facility Association Residual Market Placement Reports

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Purpose and Legislative Authority

This bulletin is issued pursuant to Section 6.1 of the *Newfoundland and Labrador Automobile Insurance Act* and applies to all Agents and Brokers licensed to place automobile insurance in the Residual market.

Under *the Act*, Agents and Brokers are required by law to provide written disclosure to applicants and insureds whose automobile insurance is placed through Facility Association and to submit a copy of that disclosure to Facility Association. The Facility Association Market Placement Report is the prescribed mechanism for meeting this statutory obligation.

Compliance with the reporting requirements outlined in this bulletin is **mandatory.**

Reporting Obligations

Agents and Brokers must submit monthly Residual Market Placement reports to Facility Association for all new business and renewal placements.

- Reports must be submitted to Facility Association **no later than 30 days following month-end.**
- The submission of this report is mandatory to demonstrate adherence to *the Act*, and must be completed regardless of whether any placements have occurred.
- Reports must be complete, accurate and submitted in a timely manner.

Reporting Forms

The Reporting form is available for download from the Public Utilities Board and Facility Association website.

Two reporting forms are available, depending on the volume of placements reported:

- **Short Form:** up to 125 entries
- **Long Form:** up to 75 entries.

Agents and Brokers **must use the prescribed forms** when submitting Residual Market Placement Reports.

Submission Instructions

All Residual Market Placement Reports must be submitted electronically to Facility Association, using the following email address: **NLReports@facilityassociation.com**

Legislative Requirements – Section 6.1 ***(Automobile Insurance Act)***

For ease of reference, the relevant legislation is reproduced below.

6.1 (1) An agent, a broker or a representative shall, in writing, inform a person to whom it provides automobile insurance through the Facility Association

(a) of the reasons why, the insurance is being placed through the association;

(b) how long the person is anticipated to be provided with insurance through the association based on the person's driving record; and

(c) what steps the person may take to qualify for insurance other than through the association,

and shall provide a copy to the association.

(2) An agent, a broker or a representative shall annually, while it provides automobile insurance to a person through the Facility Association, inform the person, in writing,

(a) of the reasons why the insurance is placed through the association;

(b) how long the person is anticipated to be provide with insurance through the association based on the person's driving record; and

(c) what steps the person may take to qualify for insurance other than through the association,

and shall provide a copy to the association.

Compliance Reminder

Failure to comply with the reporting and disclosure requirements set out in Section 6.1 of the *Newfoundland and Labrador Automobile Insurance Act* may result in regulatory follow-up. Agents and Brokers are responsible for ensuring ongoing compliance with all legislative and reporting obligations related to Residual Market placements.

Questions

Questions regarding these reporting requirements or the completion and submission of the Residual Market Placement Report may be directed to: NLReports@facilityassociation.com