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

Company and Contact Information	
Name of Insurer	Unifund Assurance Company
Type of Business	Snow Vehicles
New Business Effective Date	01-Sep-20
Renewal Business Effective Date	01-Oct-20
Board Order #	A.I. 43(2020)
Board Decision	Approved

Proposed Rate Changes	
~~Bodily Injury~~ TPL - Combined	-2.96%
~~Property Damage - Tort~~	N/A
~~DCPD~~	N/A
Accident Benefits	0.00%
Uninsured Auto	0.00%
SEF #44	0.00%
Collision	0.00%
Comprehensive	0.00%
Specified Perils	0.00%
All Perils	0.00%
Total Overall	-0.29%

Current Average Written Premium

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***19***		***44***	***11***	***30***	***421***	***154***	***98***
005	***19***		***43***	***11***	***30***	***364***	***140***	***85***
006	***20***		***46***	***11***	***30***	***498***	***191***	***131***
007	***20***		***44***	***11***	***30***	***440***	***163***	***113***

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***17***	***0***	***1***	***44***	***11***	***30***	***421***	***154***	***98***
005	***17***	***0***	***1***	***43***	***11***	***30***	***364***	***140***	***85***
006	***18***	***0***	***1***	***46***	***11***	***30***	***498***	***191***	***131***
007	***17***	***0***	***1***	***44***	***11***	***30***	***440***	***163***	***113***

Summary of Changes/Additional Information
(a) the introduction of Direct Compensation Property Damage (“DCPD”) for all vehicles; and