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

Company and Contact Information	
Name of Insurer	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA
Type of Business	Private Buses
New Business Effective Date	16-Nov-20
Renewal Business Effective Date	16-Nov-20
Board Order #	A.I. 44(2020)
Board Decision	Approved

Proposed Rate Changes		
Bodily Injury		
Property Damage - Tort		
DCPD	-0.95%	*TPL Combined
Accident Benefits	0.00%	
Uninsured Auto	0.00%	
SEF #44	0.00%	
Collision	6.32%	
Comprehensive	9.15%	
Specified Perils	0.00%	
All Perils	5.53%	
Total Overall	0.97%	

Current Average Written Premium

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***1,412***		***8***	***18***	***40***	***310***	***135***	
005	***933***		***8***	***18***	***40***			
006								
007	***829***		***27***	***16***	***43***			

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***1,041***	***130***	***208***	***8***	***18***	***40***	***329***	***148***	
005	***675***	***84***	***237***	***8***	***18***	***40***			
006									
007	***599***	***75***	***139***	***27***	***16***	***43***			

Summary of Changes/Additional Information
1) The introduction of Direct Compensation Property Damage (“DCPD”) for all vehicles
2) The increase in the deductible applicable to all pain and suffering awards from $2,500 to $5,000