

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	School 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	0.00%
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	0.00%

*TPL Combined

Current Average Written Premium								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004								
005								
006								
007								

Proposed Average Written Premium									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004									
005									
006									
007									

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	
3) No in-force policies.	