

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

Company and Contact Information	
Name of Insurer	Tokio Marine & Nichido Fire Insurance Company Limited
Type of Business	Personal Miscellaneous Vehicles - Snow Vehicle
New Business Effective Date	21-Nov-20
Renewal Business Effective Date	21-Nov-20
Board Order #	A.I. 49(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury TPL - Combined	0%
Property Damage - Tort	N/A (Split from TPL)
DCPD	N/A (Split from TPL)
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	0%

Current Average Written Premium									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	All Perils	Specified Perils
004	0		0	0	0	0	0	0	0
005	0		0	0	0	0	0	0	0
006	0		0	0	0	0	0	0	0
007	0		0	0	0	0	0	0	0

Proposed Average Written Premium										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	All Perils	Specified Perils
004	0	0	0	0	0	0	0	0	0	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0	0

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.)
Adopting filed NGIC base rates. No change to endorsements and/or endorsement premiums as a result of TPL split.