

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

Company and Contact Information	
Name of Insurer	S&Y Insurance Company
Type of Business	Motorhomes
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 4(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-2.0%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	-1.4%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	925		0	34	15	103	48	84
005	453		80	13	15	179	65	47
006	0		0	0	0	0	0	0
007	453		80	13	15	129	75	57

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	694	18	207	0	34	15	103	48	84
005	340	9	95	80	13	15	179	65	47
006	0	0	0	0	0	0	0	0	0
007	340	9	93	80	13	15	129	75	57

Summary of Changes/Additional Information
Reform changes: TPL premium split into BI, PD, DCPD as per NL PUB factors
The same discounts that currently apply to TPL will apply to BI, PD and DCPD coverages
No changes to endorsement premiums
No other changes proposed
*TPL proposed change

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

Company and Contact Information	
Name of Insurer	S&Y Insurance Company
Type of Business	Trailers: Camper Trailer, Camper Unit, Tent Trailer, Utility Trailer
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 4(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-6.7%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	-0.9%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability			Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	15			0	0	0	62	137	52
005	15			0	0	0	44	95	92
006	15			0	0	0	52	140	191
007	15			0	0	0	56	112	57

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	13	1	0	0	0	0	62	137	52
005	13	1	0	0	0	0	44	95	92
006	13	1	0	0	0	0	52	140	191
007	13	1	0	0	0	0	56	112	57

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

Company and Contact Information	
Name of Insurer	S&Y Insurance Company
Type of Business	Snow Vehicles
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 4(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	2.6%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	0.4%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	26		27	10	22	897	127	62
005	26		27	10	21	691	132	60
006	26		27	10	20	645	141	68
007	26		27	10	20	852	140	64

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	22	1	4	27	10	22	897	127	62
005	22	1	4	27	10	21	691	132	60
006	22	1	4	27	10	20	645	141	68
007	22	1	4	27	10	20	852	140	64

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

Company and Contact Information	
Name of Insurer	S&Y Insurance Company
Type of Business	Motorcycles and Mopeds
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 4(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-2.4%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	-0.9%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	129		53	10	80	608	621	328
005	133		53	10	80	750	941	336
006	129		53	10	80	863	692	298
007	128		53	10	78	617	701	324

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	116	1	9	53	10	80	608	621	328
005	120	1	9	53	10	80	750	941	336
006	115	1	9	53	10	80	863	692	298
007	115	1	9	53	10	78	617	701	324

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

Company and Contact Information	
Name of Insurer	S&Y Insurance Company
Type of Business	All-terrain vehicles, including all-terrain cycles
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 4(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-2.8%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	-1.3%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	114		27	10	21	134	65	35
005	115		27	10	21	132	65	35
006	115		27	10	20	135	71	36
007	114		27	10	20	137	70	39

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	101	1	8	27	10	21	134	65	35
005	102	1	9	27	10	21	132	65	35
006	102	1	9	27	10	20	135	71	36
007	101	1	9	27	10	20	137	70	39

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