

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

Filing Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	October 1, 2020
Renewal Business Effective Date	October 1, 2020
Board Order #	A.I. 40(2020)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	-
Property Damage - Tort	-
DCPD	(0.02%)
Uninsured Auto	-
Underinsured Motorist	-
Accident Benefits	(0.12%)
Collision	(0.16%)
Comprehensive	(0.04%)
Specified Perils	0.66%
All Perils	1.27%
Total Overall	(0.05%)

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	707	18	194	15	15	102	374	195	65	457
005	333	8	90	8	15	60	346	194	68	428
006	306	8	83	6	15	81	502	219	0	1449
007	315	8	85	8	15	59	353	181	57	431

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	707	18	196	15	15	102	373	194	66	463
005	333	8	89	8	15	61	349	194	71	432
006	306	8	82	6	15	80	495	217	0	1345
007	315	8	84	8	15	59	352	182	57	439

Rate Capping Provisions	
Proposed Rate Cap	+15%
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
Update CLEAR table from 2018 to 2020
Base rate change to offset impact of CLEAR table update

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

The rate change data and average premium data contained in this document is presented on an aggregate basis. Actual rate changes and premium levels will vary by individual policyholder based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.