

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

Filing Information	
Name of Insurer	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA
Type of Business	Commercial Vehicles
New Business Effective Date	November 16, 2020
Renewal Business Effective Date	November 16, 2020
Board Order #	A.I. 42(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-5.7%	-1.7%
Property Damage - Tort	10.1%	
DCPD		
Uninsured Auto	8.5%	4.8%
Underinsured Motorist	0.0%	0.0%
Accident Benefits	17.8%	16.3%
Collision	7.3%	6.3%
Comprehensive	15.7%	8.0%
Specified Perils	2.3%	0.2%
All Perils	-4.9%	7.0%
Total Overall	1.6%	1.5%

Current Average Written Premium (\$)								
Statistical Territory	Bodily Injury		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	<b>568</b>		<b>13</b>	<b>32</b>	<b>40</b>	<b>137</b>	<b>143</b>	<b>80</b>
005	<b>358</b>		<b>13</b>	<b>31</b>	<b>38</b>	<b>124</b>	<b>114</b>	<b>80</b>
006	<b>430</b>		<b>13</b>	<b>31</b>	<b>41</b>	<b>143</b>	<b>113</b>	<b>91</b>
007	<b>395</b>		<b>13</b>	<b>31</b>	<b>38</b>	<b>142</b>	<b>118</b>	<b>61</b>

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	<b>417</b>	<b>50</b>	<b>96</b>	<b>14</b>	<b>32</b>	<b>47</b>	<b>146</b>	<b>155</b>	<b>81</b>
005	<b>260</b>	<b>30</b>	<b>57</b>	<b>13</b>	<b>31</b>	<b>45</b>	<b>130</b>	<b>122</b>	<b>80</b>
006	<b>314</b>	<b>38</b>	<b>67</b>	<b>14</b>	<b>31</b>	<b>47</b>	<b>154</b>	<b>123</b>	<b>91</b>
007	<b>284</b>	<b>34</b>	<b>64</b>	<b>13</b>	<b>31</b>	<b>45</b>	<b>149</b>	<b>126</b>	<b>60</b>

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

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) Classification Differential Changes
4) Territorial Differential Changes
5) Renewal Loyalty Discount tier by the policy tenure
6) Coverage Changes
* TPL proposed rate change is combined

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.