

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

Filing Information	
Name of Insurer	The Sovereign General Insurance Company
Type of Business	Ambulances
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 64(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
- We are adopting the most recent IAO rates (January 2011)
No in force vehicles

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.

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

Filing Information	
Name of Insurer	The Sovereign General Insurance Company
Type of Business	Private Buses - Used to Transport Employees
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 64(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
- We are adopting the most recent IAO rates (June 2020)
No in force vehicles

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.

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

Filing Information	
Name of Insurer	The Sovereign General Insurance Company
Type of Business	Private Buses - Hotel, Golf and Country Club
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 64(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
- We are adopting the most recent IAO rates (June 2020)
No in force vehicles

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.

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

Filing Information	
Name of Insurer	The Sovereign General Insurance Company
Type of Business	Public Buses
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 64(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	-37.0%
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	0.0%
Underinsured Motorist	NA	0.0%
Accident Benefits	NA	-15.3%
Collision	NA	0.0%
Comprehensive	NA	0.0%
Specified Perils	NA	0.0%
All Perils	NA	-26.6%
Total Overall	NA	-42.8%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1055	0	0	119	0	0	0	788
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	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	485	61	119	9	0	101	0	0	0	579
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

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
- We are adopting the most recent IAO rates (June 2020)

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.

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

Filing Information	
Name of Insurer	The Sovereign General Insurance Company
Type of Business	School Buses
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 64(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
- We are adopting the most recent IAO rates (June 2020)
No in force vehicles

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.

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

Filing Information	
Name of Insurer	The Sovereign General Insurance Company
Type of Business	Taxis
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 64(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	58.0%
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	1683.3%
Underinsured Motorist	NA	0.0%
Accident Benefits	NA	-21.2%
Collision	NA	0.0%
Comprehensive	NA	0.0%
Specified Perils	NA	0.0%
All Perils	NA	1.9%
Total Overall	NA	22.9%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All 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	2561	12	0	860	0	0	0	857

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All 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	2215	59	1772	214	0	678	0	0	0	873

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
- We are adopting the most recent IAO rates (June 2020)
- CLEAR Update (From 2018 to 2020) - Due to dependency on Private Passenger Vehicles

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.