

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

Filing Information	
Name of Insurer	Zenith Insurance Company
Type of Business	Personal Miscellaneous Vehicles - ATVs
New Business Effective Date	January 1, 2024
Renewal Business Effective Date	January 1, 2024
Board Order #	A.I. 37(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	0.0%
DCPD	n/a	0.0%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	0.0%
Comprehensive	n/a	0.0%
Specified Perils	n/a	0.0%
All Perils	n/a	0.0%
Total Overall	n/a	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	333	3	24	6	10	56	144	137	23	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	635	6	29	14	18	66	160	138	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	333	3	24	6	10	56	144	137	23	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	635	6	29	14	18	66	160	138	0	0

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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.)
Initial filing for Zenith Insurance Company (ZIC).
Adopt IAO 2021 base rates and differentials. The only deviation is DCPD base rate off-balancing to reflect use of the rate group factor.
Northbridge General Insurance Company (NGIC) will be moving its personal lines book of business to ZIC.

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	Zenith Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Motorcycles
New Business Effective Date	January 1, 2024
Renewal Business Effective Date	January 1, 2024
Board Order #	A.I. 37(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	0.0%
DCPD	n/a	0.0%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	0.0%
Comprehensive	n/a	0.0%
Specified Perils	n/a	0.0%
All Perils	n/a	0.0%
Total Overall	n/a	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	134	1	10	25	33	150	62	22	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

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	134	1	10	25	33	150	62	22	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

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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

Filing Information	
Name of Insurer	Zenith Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Motorhomes
New Business Effective Date	January 1, 2024
Renewal Business Effective Date	January 1, 2024
Board Order #	A.I. 37(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	0.0%
DCPD	n/a	0.0%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	0.0%
Comprehensive	n/a	0.0%
Specified Perils	n/a	0.0%
All Perils	n/a	0.0%
Total Overall	n/a	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	333	3	24	6	10	56	144	137	23	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	635	6	29	14	18	66	160	138	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	333	3	24	6	10	56	144	137	23	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	635	6	29	14	18	66	160	138	0	0

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

Filing Information	
Name of Insurer	Zenith Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Snow Vehicles
New Business Effective Date	January 1, 2024
Renewal Business Effective Date	January 1, 2024
Board Order #	A.I. 37(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	0.0%
DCPD	n/a	0.0%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	0.0%
Comprehensive	n/a	0.0%
Specified Perils	n/a	0.0%
All Perils	n/a	0.0%
Total Overall	n/a	0.0%

Current 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	0	0	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	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

Rate Capping Provisions	
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