

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	October 16, 2023
Renewal Business Effective Date	January 15, 2024
Board Order #	A.I. 39(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.00%
Property Damage - Tort	N/A	0.00%
DCPD	N/A	0.00%
Uninsured Auto	N/A	0.00%
Underinsured Motorist	N/A	0.00%
Accident Benefits	N/A	0.00%
Collision	N/A	0.00%
Comprehensive	N/A	0.00%
Specified Perils	N/A	0.00%
All Perils	N/A	0.00%
Total Overall	N/A	0.00%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	851	<i>Included in BI</i>	235	19	17	130	389	201	0	<i>N/A</i>
005	643	<i>Included in BI</i>	189	14	17	125	395	194	0	<i>N/A</i>
006	363	<i>Included in BI</i>	100	6	17	111	510	259	0	<i>N/A</i>
007	448	<i>Included in BI</i>	126	9	17	117	379	178	1	<i>N/A</i>

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	866	<i>Included in BI</i>	239	19	17	130	389	203	0	<i>N/A</i>
005	633	<i>Included in BI</i>	187	14	17	125	394	193	0	<i>N/A</i>
006	355	<i>Included in BI</i>	98	6	17	110	512	261	0	<i>N/A</i>
007	429	<i>Included in BI</i>	122	9	17	117	379	176	1	<i>N/A</i>

Rate Capping Provisions	
Proposed Rate Cap	10%
Length of Cap	3 years

Summary of Changes/Additional Information	
Removal of some deductibles and limits levels	
Removal of all peril's coverage	
New territory assignment system	
Off-balance of base rates	

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.