

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

Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Commercial Automobile - IRCA
New Business Effective Date	May 15, 2024
Renewal Business Effective Date	June 15, 2024
Board Order #	A.I. 19(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	3.38%	2.51%
Property Damage - Tort	60.45%	54.31%
DCPD	7.95%	7.02%
Uninsured Auto	12.37%	0.00%
Underinsured Motorist	3.31%	0.00%
Accident Benefits	-0.56%	0.22%
Collision	9.67%	8.88%
Comprehensive	25.94%	25.43%
Specified Perils	25.94%	-8.14%
All Perils	14.83%	14.19%
Total Overall	10.75%	9.46%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	577	75	172	10	22	36	374	167	78	504
005	634	74	188	10	22	38	334	143	60	499
006	601	70	139	10	30	36	251	124	0	348
007	551	65	132	10	23	33	309	127	54	408

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	597	116	187	10	22	37	411	211	72	580
005	630	111	188	10	22	36	360	203	53	524
006	603	106	133	10	30	32	274	147	0	340
007	551	97	135	10	23	32	324	145	49	460

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.)
- Adopting 2023 CLEAR Table
- Model Year differentials recalibration
- Vehicle Symbol table update
- CLEAR Adjustment Rate Group update and differentials recalibration
- List Price New differential recalibration
- Territory differential recalibration through base rate change by territory
- Class differential recalibration
- Off-balance base rates for the above changes to achieve rate neutrality across all coverages
Base rate changes for BI, PD, DCPD, COLL and COMP uniformly applied across all territories

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
Mandatory Filing**

Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Commercial Automobile - IU
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Board Order #	A.I. 19(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	3.38%	3.00%
Property Damage - Tort	60.45%	55.21%
DCPD	7.95%	7.05%
Uninsured Auto	12.37%	0.00%
Underinsured Motorist	3.31%	0.00%
Accident Benefits	-0.56%	2.86%
Collision	9.67%	2.87%
Comprehensive	25.94%	45.83%
Specified Perils	25.94%	13.58%
All Perils	14.83%	12.90%
Total Overall	11.99%	10.57%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1569	205	394	8	30	13		416	390	2364
005								267	280	
006	1930	211	531	8	30	13	3271	680	557	
007	1275	177	281	8	21	11		355		2481

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1614	317	438	8	30	15		472	443	2661
005								303	319	
006	1985	328	552	8	30	12	3365	1160	632	
007	1318	275	311	8	21	13		402		2809

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

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