

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

Filing Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	June 15, 2024
Renewal Business Effective Date	June 15, 2024
Board Order #	A.I. 21(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	2.2%
Property Damage - Tort	N/A	0.9%
DCPD	N/A	0.9%
Uninsured Auto	N/A	-0.5%
Underinsured Motorist	N/A	0.0%
Accident Benefits	N/A	-0.1%
Collision	N/A	1.2%
Comprehensive	N/A	-1.1%
Specified Perils	N/A	-0.2%
All Perils	N/A	
Total Overall	N/A	1.1%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	681	40	189	15	16	116	330	204	67	n/a
005	331	25	117	8	15	62	340	252	83	n/a
006	255	23	112	5	15	37	377	207	44	n/a
007	239	23	108	6	15	46	351	175	60	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	695	40	190	15	16	115	333	202	67	n/a
005	335	25	117	8	15	61	341	249	82	n/a
006	264	24	114	5	15	37	380	205	50	n/a
007	245	23	109	6	15	46	356	173	60	n/a

Rate Capping Provisions	
Proposed Rate Cap	Current rate capping applies. 25% Upper Bound -15% Lowerbound
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
Revised years licensed differential for new drivers
Base rate changed by Off-balancing the effect of Year liscenced with Endorsement and Combined discount changes approved in A.I. 7(2024) to 0%.

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.