

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

Filing Information	
Name of Insurer	S&Y Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	February 1, 2026
Renewal Business Effective Date	February 1, 2026
Board Order #	A.I. 27(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury		0.0%
Property Damage - Tort		0.0%
DCPD		0.0%
Uninsured Auto		0.0%
Underinsured Motorist		0.0%
Accident Benefits		0.0%
Collision		0.0%
Comprehensive		0.0%
Specified Perils		0.0%
All Perils		0.0%
Total Overall		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	894	58	237	30	15	125	359	206	56	0
005	428	35	144	17	15	69	362	259	53	0
006	388	40	163	11	15	47	457	207	28	0
007	347	35	142	13	15	54	392	180	53	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	894	58	237	30	15	125	359	206	56	0
005	428	35	144	17	15	69	362	259	53	0
006	388	40	163	11	15	47	457	207	28	0
007	347	35	142	13	15	54	392	180	53	0

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Decrease the "High Theft Vehicle" surcharge amount from \$1000 to \$0.
Allow High Theft Vehicles to be eligible for SEF 43, removing the previous restriction.

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.