

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

Filing Information	
Name of Insurer	S&Y Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	July 1, 2026
Renewal Business Effective Date	July 1, 2026
Board Order #	A.I. 20(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-5.5%	0.0%
Property Damage - Tort	2.6%	0.0%
DCPD	2.6%	0.0%
Uninsured Auto	55.7%	0.0%
Underinsured Motorist	-49.9%	0.0%
Accident Benefits	4.9%	4.5%
Collision	8.9%	1.5%
Comprehensive	0.3%	0.0%
Specified Perils	-29.1%	-0.1%
All Perils		
<b>Total Overall</b>	<b>0.6%</b>	<b>0.6%</b>

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1016</b>	<b>69</b>	<b>279</b>	<b>39</b>	<b>15</b>	<b>164</b>	<b>354</b>	<b>221</b>	<b>55</b>	
005	<b>481</b>	<b>42</b>	<b>172</b>	<b>22</b>	<b>15</b>	<b>90</b>	<b>368</b>	<b>277</b>	<b>68</b>	
006	<b>415</b>	<b>45</b>	<b>181</b>	<b>15</b>	<b>15</b>	<b>60</b>	<b>419</b>	<b>230</b>	<b>24</b>	
007	<b>387</b>	<b>42</b>	<b>170</b>	<b>17</b>	<b>15</b>	<b>71</b>	<b>398</b>	<b>200</b>	<b>49</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1016</b>	<b>69</b>	<b>279</b>	<b>39</b>	<b>15</b>	<b>171</b>	<b>361</b>	<b>220</b>	<b>55</b>	
005	<b>480</b>	<b>42</b>	<b>172</b>	<b>22</b>	<b>15</b>	<b>94</b>	<b>372</b>	<b>274</b>	<b>66</b>	
006	<b>415</b>	<b>45</b>	<b>181</b>	<b>15</b>	<b>15</b>	<b>62</b>	<b>423</b>	<b>230</b>	<b>23</b>	
007	<b>387</b>	<b>42</b>	<b>170</b>	<b>17</b>	<b>15</b>	<b>75</b>	<b>403</b>	<b>202</b>	<b>49</b>	

Rate Capping Provisions	
Proposed Rate Cap	+25% (upperbound) None (lowerbound)
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
Update base rates
Update differentials
Update discounts
Introduce new variables
Update to 2026 CLEAR Rate Group Table
Update cappings for all renewal risks
Other underwriting changes

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.