

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

Rate Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Commercial - IRCA
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 24(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Bodily Injury	-2.71%
Property Damage - Tort	-0.01%
DCPD	0.05%
Accident Benefits	0.00%
Uninsured Auto	0.00%
SEF #44	0.00%
Collision	0.00%
Comprehensive	0.00%
Specified Perils	0.00%
All Perils	0.00%
Total Overall	-1.33%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	879		34	10	21	355	167	71	509
005	932		34	10	24	400	159	95	453
006	859		34	10	27	389	220	82	503
007	854		34	10	22	344	157	71	530

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	633	79	151	34	10	21	355	167	71	509
005	673	84	172	34	10	24	400	159	95	453
006	616	77	163	34	10	27	389	220	82	503
007	615	77	135	34	10	22	344	157	71	530

Summary of Changes/Additional Information	
We propose to use the Board suggested TPL split of 72%, 9%, 17% for Commercial Vehicles, where we will increase the deductible from \$2,500 to \$5,000 for the non-pecuniary loss of all claimants. We also propose to use the Board's suggested 10% factor for DCPD premium for trailers.	
For BI, we propose to change our base rate such that the change in the BI portion of the premium has an overall change of -2.7% (the effect of going from 74% of TPL for BI to 72% of TPL for BI due to the deductible change).	
We introduced Rate Group differential for DCPD. We have off balanced the trailer the RG effect to ensure the DCPD proposed premium is rate neutral.	

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**  
**Reform Filing**

Rate Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Interurban
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 24(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Bodily Injury	-2.72%
Property Damage - Tort	0.24%
DCPD	0.00%
Accident Benefits	0.00%
Uninsured Auto	0.00%
SEF #44	0.00%
Collision	0.00%
Comprehensive	0.00%
Specified Perils	0.00%
All Perils	0.00%
Total Overall	-1.12%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	2094		13	8	30	0	0	0	2005
005	2512		13	8	30	0	0	201	3585
006	2461		13	8	30	0	0	389	0
007	2278		13	8	18	0	734	0	2157

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	1507	189	402	13	8	30	0	0	0	2005
005	1809	227	451	13	8	30	0	0	201	3585
006	1771	222	387	13	8	30	0	0	389	0
007	1640	205	377	13	8	18	0	734	0	2157

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