

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	Miscellaneous - All-Terrain Vehicles
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 25(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Third Party Liability	-3.03%
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	-1.45%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	113		11	2	40	155	43	32

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	100	1	8	11	2	40	155	43	32

Summary of Changes/Additional Information	
- BI and PD Differentials, Discounts/Surcharges will mirror current TPL Differentials, Discounts/Surcharges	
- DCPD RGs will mirror COLL RG	
- For the rest of applicable DCPD Differentials, Discounts and Surcharges, we propose to mirror current TPL Differentials, Discounts and Surcharges.	

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	Miscellaneous - Snow Vehicles
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 25(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Third Party Liability	-2.91%
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	-0.94%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	40		15	10	16	0	52	42

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	36	1	2	15	10	16	0	52	42

Summary of Changes/Additional Information	
- BI and PD Differentials, Discounts/Surcharges will mirror current TPL Differentials, Discounts/Surcharges	
- DCPD RGs will mirror COLL RG	
- For the rest of applicable DCPD Differentials, Discounts and Surcharges, we propose to mirror current TPL Differentials, Discounts and Surcharges.	

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	Miscellaneous - Motorcycles
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 25(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Third Party Liability	-2.98%
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	-1.13%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	113		72	11	41	507	471	308

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	101	1	8	72	11	41	507	471	308

Summary of Changes/Additional Information	
- BI and PD Differentials, Discounts/Surcharges will mirror current TPL Differentials, Discounts/Surcharges	
- DCPD RGs will mirror COLL RG	
- Remove Limit and Engine Capacity for DCPD	
- For the rest of applicable DCPD Differentials, Discounts and Surcharges, we propose to mirror current TPL Differentials, Discounts and Surcharges.	

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

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	Miscellaneous - Motorhomes
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 25(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Third Party Liability	-2.10%
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	-0.51%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	170		59	3	17	635	181	0

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	128	4	35	59	3	17	635	181	0

Summary of Changes/Additional Information	
- BI and PD Differentials, Discounts/Surcharges will mirror current TPL Differentials, Discounts/Surcharges	
- DCPD RGs will mirror COLL RG	
- For the rest of applicable DCPD Differentials, Discounts and Surcharges, we propose to mirror current TPL Differentials, Discounts and Surcharges.	

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	Miscellaneous - Historic Vehicles
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 25(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Third Party Liability	-2.34%
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	-0.29%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	57		5	2	7	233	162	0

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
Provincial	43	1	12	5	2	7	233	162	0

Summary of Changes/Additional Information	
- BI and PD Differentials, Discounts/Surcharges will mirror current TPL Differentials, Discounts/Surcharges	
- DCPD RGs will mirror COLL RG with factors 1.000	
- For the rest of applicable DCPD Differentials, Discounts and Surcharges, we propose to mirror current TPL Differentials, Discounts and Surcharges.	

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.