

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	Public Vehicles - Buses
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 26(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Bodily Injury	0%
Property Damage - Tort	0%
DCPD	0%
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	0%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	432		31	3	30	234	150		325
005									
006									
007									

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	31	3	30	234	150		325
005	N/A	N/A	N/A							
006	N/A	N/A	N/A							
007	N/A	N/A	N/A							

Summary of Changes/Additional Information	
- Road Hazard TPL is split based on the Board Guideline for TPL premium split with deductible increase (72%/9%/17%)	
- Rate groups are introduced to Road Hazard DCPD coverage	
- Road Hazard DCPD is off-balanced by a modified IRCA DCPD off-balance factor since bus data is not credible	
- No deductible for Road Hazard DCPD	
- Limit applies to Road Hazard BI and PD and does not apply to Road Hazard DCPD	
- No other changes have been made	
- Road Hazard TPL is split based on the Board Guideline for TPL premium split with deductible increase, Road Hazard DCPD is then off-balanced (for the introduction of rate groups) to rate neutral by IRCA DCPD off-balance factor. Since Bus only has 5 exposures, the data is not credible to calculate an off-balance factor to achieve revenue neutrality. Additionally, proposed written premium for TPL is not included as the data is skewed.	

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	Public Vehicles - Funeral Vehicles
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 26(2019)
Board Decision	December 16, 2019

Proposed Rate Changes	
Bodily Injury	0%
Property Damage - Tort	0%
DCPD	0%
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	0%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	660		33	10	19	19			340
005									
006									
007	690		46	12	15	232	126		94

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	33	10	19	19			340
005	N/A	N/A	N/A							
006	N/A	N/A	N/A							
007	N/A	N/A	N/A	46	12	15	232	126		94

Summary of Changes/Additional Information	
No changes have been made to Funeral Vehicles, rates are calculated as a percentage of IRCA class 36.	
Funeral Vehicle rates are a percentage of IRCA rate. IRCA TPL is split based on the Board Guideline for TPL premium split with deductible increase, and off-balanced for revenue neutrality. Since Funeral only has 6 exposures, the data is skewed, proposed	

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