

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

Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Commercial Automobile - IRCA
New Business Effective Date	June 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 125(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-1.84%	0.00%
Property Damage - Tort	0.88%	0.11%
DCPD	0.00%	0.00%
Uninsured Auto	-4.58%	-2.94%
Underinsured Motorist	-2.34%	-1.19%
Accident Benefits	52.74%	0.29%
Collision	2.75%	-0.83%
Comprehensive	30.51%	0.86%
Specified Perils	30.51%	-23.52%
All Perils	10.90%	0.94%
Total Overall	3.69%	-0.01%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	660	82	151	10	22	34	373	168	77	511
005	696	87	179	10	24	34	419	165	93	466
006	631	79	142	9	27	31	388	197	104	323
007	768	96	159	10	24	34	350	160	64	598

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	641	83	156	10	22	33	389	180	62	529
005	747	87	177	10	24	39	352	149	58	462
006	619	72	109	9	27	32	285	162	89	226
007	827	97	150	10	24	35	290	126	48	571

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
- Implementation of CLEAR Rate Group Differentials
o Introduction of CLEAR Rate Group Tables
o Introduction of CLEAR Rate Adjustment Differentials, Model Year Differentials, Bodily Injury Symbol Differentials
- Introduction of Conviction Free Discount
- Change the Trailer Collision and DCPD factors to be 75% and 25% of full premium respectively
- Change to Classification, Limit and Deductible Differentials
- Change Base Rate by Territory before off-balancing
- Change Specified Perils base rate to be 70% of Comprehensive base rate
- Change distracted driving violation to a Major Conviction
- Changes to some 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
Mandatory Filing**

Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Commercial Automobile - IU
New Business Effective Date	June 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 125(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-1.84%	0.00%
Property Damage - Tort	0.88%	-0.06%
DCPD	0.00%	-0.02%
Uninsured Auto	-4.58%	0.00%
Underinsured Motorist	-2.34%	0.00%
Accident Benefits	52.74%	0.48%
Collision	2.75%	
Comprehensive	30.51%	7.21%
Specified Perils	30.51%	0.21%
All Perils	10.90%	-0.81%
Total Overall	4.84%	0.01%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1,587	199	436	8	24	13				2,455
005	1,658	208	445	8	30	13			579	
006	1,771	222	429	8	30	13			389	
007	1,489	187	338	8	23	13		363		1,984

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1,427	198	408	8	24	13				2,402
005	1,951	208	478	8	30	13			466	
006	2,084	222	544	8	30	13			504	
007	1,474	187	322	8	23	13		389		2,150

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
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