

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - ATV
New Business Effective Date	February 12, 2021
Renewal Business Effective Date	April 13, 2021
Board Order #	A.I. 136(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	99	5	0	0	17	10	125	57	29	-
005	100	5	0	0	18	10	134	56	25	-
006	100	5	0	0	17	10	132	61	23	-
007	101	5	0	0	17	10	127	58	17	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	99	5	0	0	17	10	125	57	29	-
005	100	5	0	0	18	10	134	56	25	-
006	100	5	0	0	17	10	132	61	23	-
007	101	5	0	0	17	10	127	58	17	-

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
No changes proposed

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Moped
New Business Effective Date	February 12, 2021
Renewal Business Effective Date	April 13, 2021
Board Order #	A.I. 136(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	51	3	0	0	0	27	0	0	0	-
005	0	0	0	0	0	0	0	0	0	-
006	0	0	0	0	0	0	0	0	0	-
007	0	0	0	0	0	0	0	0	0	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	51	3	0	0	0	27	0	0	0	-
005	0	0	0	0	0	0	0	0	0	-
006	0	0	0	0	0	0	0	0	0	-
007	0	0	0	0	0	0	0	0	0	-

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Filing**

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Motorcycle
New Business Effective Date	February 12, 2021
Renewal Business Effective Date	April 13, 2021
Board Order #	A.I. 136(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre- hensive	Specified Perils	All Perils
004	86	5	0	0	17	42	381	424	234	-
005	90	5	0	0	18	45	391	506	149	-
006	87	5	0	0	19	41	424	490	0	-
007	86	5	0	0	18	42	484	415	443	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre- hensive	Specified Perils	All Perils
004	86	5	0	0	17	42	381	424	234	-
005	90	5	0	0	18	45	391	506	149	-
006	87	5	0	0	19	41	424	490	0	-
007	86	5	0	0	18	42	484	415	443	-

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Motorhome
New Business Effective Date	February 12, 2021
Renewal Business Effective Date	April 13, 2021
Board Order #	A.I. 136(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre- hensive	Specified Perils	All Perils
004	451	24	0	0	17	42	82	171	0	-
005	514	27	0	0	17	44	241	852	0	-
006	423	22	0	0	17	38	137	496	0	-
007	470	25	0	0	17	43	173	399	0	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre- hensive	Specified Perils	All Perils
004	451	24	0	0	17	42	82	171	0	-
005	514	27	0	0	17	44	241	852	0	-
006	423	22	0	0	17	38	137	496	0	-
007	470	25	0	0	17	43	173	399	0	-

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Snowvehicle
New Business Effective Date	February 12, 2021
Renewal Business Effective Date	April 13, 2021
Board Order #	A.I. 136(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre- hensive	Specified Perils	All Perils
004	29	2	0	0	17	12	460	74	0	-
005	30	2	0	0	17	12	318	92	18	-
006	30	2	0	0	17	12	470	94	0	-
007	28	1	0	0	17	12	470	81	19	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre- hensive	Specified Perils	All Perils
004	29	2	0	0	17	12	460	74	0	-
005	30	2	0	0	17	12	318	92	18	-
006	30	2	0	0	17	12	470	94	0	-
007	28	1	0	0	17	12	470	81	19	-

Rate Capping Provisions	
Proposed Rate Cap	N/A
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Filing**

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Trailers
New Business Effective Date	February 12, 2021
Renewal Business Effective Date	April 13, 2021
Board Order #	A.I. 136(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	9	0	0	0	17	15	94	175	0	-
005	9	0	0	0	0	14	98	189	0	-
006	10	1	0	0	17	15	89	162	0	-
007	8	0	0	0	17	13	97	181	0	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury (includes HSL)	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	9	0	0	0	17	15	94	175	0	-
005	9	0	0	0	0	14	98	189	0	-
006	10	1	0	0	17	15	89	162	0	-
007	8	0	0	0	17	13	97	181	0	-

Rate Capping Provisions	
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