

**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	Private Passenger Vehicles
New Business Effective Date	April 23, 2021
Renewal Business Effective Date	June 22, 2021
Board Order #	A.I. 9(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	18.17%	12.59%
Property Damage - Tort	9.30%	Incl in BI
DCPD	0.00%	0.00%
Uninsured Auto	10.64%	-0.01%
Underinsured Motorist	-67.47%	0.00%
Accident Benefits	61.02%	60.00%
Collision	15.35%	15.00%
Comprehensive	22.97%	24.00%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	18.13%	15.00%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	736	<i>incl in BI</i>	220	18	17	76	321	149	0	0
005	581	<i>incl in BI</i>	185	14	17	78	326	144	0	0
006	307	<i>incl in BI</i>	92	6	17	69	382	163	0	0
007	393	<i>incl in BI</i>	122	9	17	71	320	127	0	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	831	<i>incl in BI</i>	221	18	17	122	371	186	0	0
005	652	<i>incl in BI</i>	185	14	17	125	375	179	0	0
006	343	<i>incl in BI</i>	91	6	17	109	435	202	0	0
007	442	<i>incl in BI</i>	122	9	17	114	366	157	0	0

Rate Capping Provisions	
Proposed Rate Cap	10%
Length of Cap	3 Years

Summary of Changes/Additional Information
Removal of anti-theft discount
Removal of the number of years at current address rating variable
No changes to Endorsements
Updating to Clear 2020 Rate Groups
Application of capping for premium increases over 10%
Change to coverage Base Rates

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.