

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

Filing Information	
Name of Insurer	Unifund Assurance Company
Type of Business	All Terrain Vehicles
New Business Effective Date	December 31st 2021
Renewal Business Effective Date	January 31st 2022
Board Order #	A.I. 42(2021)
Board Decision	Approved

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

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$86.64	\$1.01	\$6.48	\$11.31	\$ 87.15	\$44.55	\$155.97	\$108.21	\$75.70	\$239.21
005	\$85.07	\$1.01	\$6.42	\$11.20	\$ 86.07	\$44.39	\$159.05	\$125.44	\$86.59	\$301.74
006	\$89.27	\$1.01	\$6.62	\$11.47	\$ 89.75	\$45.51	\$220.86	\$154.81	\$127.09	\$371.75
007	\$87.37	\$1.01	\$6.56	\$11.32	\$ 88.21	\$44.94	\$193.77	\$134.11	\$98.66	\$302.83

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$86.64	\$1.01	\$6.48	\$11.31	\$87.15	\$44.55	\$155.97	\$108.21	\$75.70	\$239.21
005	\$85.07	\$1.01	\$6.42	\$11.20	\$86.07	\$44.39	\$159.05	\$125.44	\$86.59	\$301.74
006	\$89.27	\$1.01	\$6.62	\$11.47	\$89.75	\$45.51	\$220.86	\$154.81	\$127.09	\$371.75
007	\$87.37	\$1.01	\$6.56	\$11.32	\$88.21	\$44.94	\$193.77	\$134.11	\$98.66	\$302.83

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 Change

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

Filing Information	
Name of Insurer	Unifund Assurance Company
Type of Business	Snow Vehicle
New Business Effective Date	December 31st 2021
Renewal Business Effective Date	January 31st 2022
Board Order #	A.I. 42(2021)
Board Decision	Approved

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

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 17.62	-	\$ 1.10	\$ 11.20	\$ 30.81	\$ 44.34	\$ 420.56	\$ 164.35	\$ 97.64	\$ 608.50
005	\$ 17.10	-	\$ 1.13	\$ 11.05	\$ 30.65	\$ 43.83	\$ 451.98	\$ 134.02	\$ 84.48	\$ 676.46
006	\$ 17.50	-	\$ 1.19	\$ 11.17	\$ 29.66	\$ 44.30	\$ 501.51	\$ 207.62	\$ 139.17	\$ 597.81
007	\$ 17.57	-	\$ 1.18	\$ 11.15	\$ 30.09	\$ 44.22	\$ 425.90	\$ 174.12	\$ 117.16	\$ 635.94

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 17.62	-	\$ 1.10	\$ 11.20	\$ 30.81	\$ 44.34	\$ 420.56	\$ 164.35	\$ 97.64	\$ 608.50
005	\$ 17.10	-	\$ 1.13	\$ 11.05	\$ 30.65	\$ 43.83	\$ 451.98	\$ 134.02	\$ 84.48	\$ 676.46
006	\$ 17.50	-	\$ 1.19	\$ 11.17	\$ 29.66	\$ 44.30	\$ 501.51	\$ 207.62	\$ 139.17	\$ 597.81
007	\$ 17.57	-	\$ 1.18	\$ 11.15	\$ 30.09	\$ 44.22	\$ 425.90	\$ 174.12	\$ 117.16	\$ 635.94

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 Simplified Filing**

Filing Information	
Name of Insurer	Unifund Assurance Company
Type of Business	Motorcycle
New Business Effective Date	December 31st 2021
Renewal Business Effective Date	January 31st 2022
Board Order #	A.I. 42(2021)
Board Decision	Approved

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

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 102.83	\$ 1.03	\$ 7.59	\$ 11.42	\$ 89.91	\$ 157.79	\$ 405.08	\$ 441.84	\$ 260.92	\$ 823.60
005	\$ 104.92	\$ 1.07	\$ 8.17	\$ 11.56	\$ 90.09	\$ 160.04	\$ 375.21	\$ 461.99	\$ 262.90	\$ 944.40
006	\$ 101.40	\$ 1.05	\$ 7.15	\$ 11.50	\$ 91.99	\$ 153.10	\$ 408.81	\$ 495.14	\$ 220.49	\$ 656.45
007	\$ 101.57	\$ 1.03	\$ 7.54	\$ 11.34	\$ 88.84	\$ 158.25	\$ 488.96	\$ 467.03	\$ 268.15	\$ 870.82

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 102.83	\$ 1.03	\$ 7.59	\$ 11.42	\$ 89.91	\$ 157.79	\$ 405.08	\$ 441.84	\$ 260.92	\$ 823.60
005	\$ 104.92	\$ 1.07	\$ 8.17	\$ 11.56	\$ 90.09	\$ 160.04	\$ 375.21	\$ 461.99	\$ 262.90	\$ 944.40
006	\$ 101.40	\$ 1.05	\$ 7.15	\$ 11.50	\$ 91.99	\$ 153.10	\$ 408.81	\$ 495.14	\$ 220.49	\$ 656.45
007	\$ 101.57	\$ 1.03	\$ 7.54	\$ 11.34	\$ 88.84	\$ 158.25	\$ 488.96	\$ 467.03	\$ 268.15	\$ 870.82

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 Simplified Filing**

Filing Information	
Name of Insurer	Unifund Assurance Company
Type of Business	Moped
New Business Effective Date	December 31st 2021
Renewal Business Effective Date	January 31st 2022
Board Order #	A.I. 42(2021)
Board Decision	Approved

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

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 41.32	-	\$ 2.50	\$ 13.24	\$ 74.03	\$ 70.64	-	-	-	-
005	-	-	-	-	-	-	-	-	-	-
006	-	-	-	-	-	-	-	-	-	-
007	\$ 25.61	-	\$ 2.16	\$ 11.08	\$ 56.04	\$ 53.54	-	-	\$ 148.10	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 41.32	-	\$ 2.50	\$ 13.24	\$ 74.03	\$ 70.64	-	-	-	-
005	-	-	-	-	-	-	-	-	-	-
006	-	-	-	-	-	-	-	-	-	-
007	\$ 25.61	-	\$ 2.16	\$ 11.08	\$ 56.04	\$ 53.54	-	-	\$ 148.10	-

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 Simplified Filing**

Filing Information	
Name of Insurer	Unifund Assurance Company
Type of Business	Motorhomes
New Business Effective Date	December 31st 2021
Renewal Business Effective Date	January 31st 2022
Board Order #	A.I. 42(2021)
Board Decision	Approved

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

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 804.14	\$ 17.14	\$ 98.35	\$ 35.38	\$ 57.91	\$ 143.94	\$ 338.16	\$ 427.93	\$ 118.70	\$ 906.64
005	\$ 527.35	\$ 11.24	\$ 83.98	\$ 24.21	\$ 56.06	\$ 182.91	\$ 290.15	\$ 482.88	\$ 181.41	-
006	\$ 502.03	\$ 11.56	\$ 46.24	\$ 19.65	\$ 72.55	\$ 168.77	\$ 368.31	\$ 470.26	-	-
007	\$ 503.86	\$ 10.59	\$ 57.91	\$ 23.34	\$ 50.96	\$ 178.62	\$ 272.58	\$ 435.48	\$ 130.84	\$ 539.04

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 804.14	\$ 17.14	\$ 98.35	\$ 35.38	\$ 57.91	\$ 143.94	\$ 338.16	\$ 427.93	\$ 118.70	\$ 906.64
005	\$ 527.35	\$ 11.24	\$ 83.98	\$ 24.21	\$ 56.06	\$ 182.91	\$ 290.15	\$ 482.88	\$ 181.41	-
006	\$ 502.03	\$ 11.56	\$ 46.24	\$ 19.65	\$ 72.55	\$ 168.77	\$ 368.31	\$ 470.26	-	-
007	\$ 503.86	\$ 10.59	\$ 57.91	\$ 23.34	\$ 50.96	\$ 178.62	\$ 272.58	\$ 435.48	\$ 130.84	\$ 539.04

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 Simplified Filing**

Filing Information	
Name of Insurer	Unifund Assurance Company
Type of Business	Campers & Trailers
New Business Effective Date	December 31st 2021
Renewal Business Effective Date	January 31st 2022
Board Order #	A.I. 42(2021)
Board Decision	Approved

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

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 55.94	\$ 89.39	\$ 29.02	\$ -
005	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38.81	\$ 59.29	-	\$ -
006	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 34.36	\$ 45.36	-	\$ -
007	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 86.12	\$ 119.24	\$ 70.34	\$ -

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 55.94	\$ 89.39	\$ 29.02	\$ -
005	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38.81	\$ 59.29	-	\$ -
006	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 34.36	\$ 45.36	-	\$ -
007	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 86.12	\$ 119.24	\$ 70.34	\$ -

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.)
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