

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

Rate Filing Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 6(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.5%
Property Damage - Tort	0.4%
DCPD	-0.1%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.8%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.8%
Total Overall	-0.9%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	937		98	15	15	359	190	57	425
005	456		58	8	15	352	191	48	398
006	435		77	6	15	494	223	0	1388
007	411		56	7	15	345	176	54	432

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	707	18	193	98	15	15	365	190	57	429
005	346	9	92	58	8	15	352	191	48	397
006	329	9	88	77	6	15	477	223	0	1401
007	312	8	83	56	7	15	345	176	54	436

Summary of Changes/Additional Information
Reform changes, including TPL premium split into BI, PD, DCPD as per NL PUB factors
Vehicle Rate Group mapping for Collision from 2018 CLEAR Collision only column to 2018 CLEAR DCPD & Collision combined column
The same discounts that currently apply to TPL will apply to BI, PD and DCPD coverages
No changes to endorsement premiums
No other changes proposed

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.