

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

Filing Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	September 1, 2020
Renewal Business Effective Date	September 1, 2020
Board Order #	A.I. 20(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.6%	0.6%
Property Damage - Tort	0.6%	-0.9%
DCPD	0.6%	0.6%
Uninsured Auto	6.8%	6.3%
Underinsured Motorist	3.7%	0.4%
Accident Benefits	14.6%	9.1%
Collision	3.7%	3.7%
Comprehensive	2.4%	1.8%
Specified Perils	2.4%	0.5%
All Perils	3.6%	3.4%
Total Overall	2.5%	2.0%

Current Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	707	18	194	15	15	94	363	192	64
005	335	8	90	8	15	56	340	190	68
006	312	8	83	6	15	75	481	213	0
007	312	8	84	7	15	54	340	177	59

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	711	18	195	15	15	103	376	195	64
005	337	8	90	8	15	61	352	194	68
006	315	8	84	6	15	82	503	218	0
007	314	8	85	8	15	59	353	181	60

Rate Capping Provisions	
Proposed Rate Cap	0% (temp COVID-19 cap) then +15%
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
Base rate increase.
Conviction-free discount increase.
S.E.F 43 eligibility update.

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.