

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

Company and Contact Information	
Name of Insurer	Royal and Sun Alliance Insurance Company of Canada
Type of Business	All-Terrain Vehicles
New Business Effective Date	November 16, 2020
Renewal Business Effective Date	November 16, 2020
Board Order #	A.I. 26 (2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-3.2%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-1.3%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	101		17	12	25	128	68	34
005	102		17	12	25	146	73	36
006	90		15	11	24	131	70	32
007	100		17	12	24	142	75	40

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	90	1	6	17	12	25	128	68	34
005	91	1	7	17	12	25	146	73	36
006	80	1	6	15	11	24	131	70	32
007	89	1	7	17	12	24	142	75	40

Summary of Changes/Additional Information
(a) the introduction of Direct Compensation Property Damage ("DCPD") for all vehicles

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.

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

Company and Contact Information	
Name of Insurer	Royal and Sun Alliance Insurance Company of Canada
Type of Business	Camper
New Business Effective Date	November 16, 2020
Renewal Business Effective Date	November 16, 2020
Board Order #	A.I. 26 (2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-3.0%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.2%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	17		0	0	0	98	119	0
005	15		0	0	0	178	201	174
006	17		0	0	0	87	154	0
007	17		0	0	0	218	214	70

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	15	0	1	0	0	0	98	119	0
005	13	0	1	0	0	0	178	201	174
006	15	0	1	0	0	0	87	154	0
007	15	0	1	0	0	0	218	214	70

Summary of Changes/Additional Information
(a) the introduction of Direct Compensation Property Damage ("DCPD") for all vehicles; and

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

Company and Contact Information	
Name of Insurer	Royal and Sun Alliance Insurance Company of Canada
Type of Business	Motorcycles
New Business Effective Date	November 16, 2020
Renewal Business Effective Date	November 16, 2020
Board Order #	A.I. 26 (2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.8%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-1.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	174		78	14	76	829	639	268
005	182		76	13	66	383	485	223
006	183		81	15	78	721	834	335
007	202		91	16	81	668	713	363

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	155	2	12	78	14	76	829	639	268
005	162	2	11	76	13	66	383	485	223
006	163	2	13	81	15	78	721	834	335
007	180	2	14	91	16	81	668	713	363

Summary of Changes/Additional Information
(a) the introduction of Direct Compensation Property Damage ("DCPD") for all vehicle

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Automobile Insurance Rate Filing Summary
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Company and Contact Information	
Name of Insurer	Royal and Sun Alliance Insurance Company of Canada
Type of Business	Snow Vehicles
New Business Effective Date	November 16, 2020
Renewal Business Effective Date	November 16, 2020
Board Order #	A.I. 26 (2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.9%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.4%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	25		16	11	24	871	197	79
005	25		16	11	24	1,078	213	89
006	22		14	10	22	0	227	93
007	24		15	11	22	1,032	208	89

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	22	0	2	16	11	24	871	197	79
005	22	0	2	16	11	24	1,078	213	89
006	20	0	2	14	10	22	0	227	93
007	21	0	2	15	11	22	1,032	208	89

Summary of Changes/Additional Information
(a) the introduction of Direct Compensation Property Damage ("DCPD") for all vehicles

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