

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

Filing Information	
Name of Insurer	S & Y Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	October 1, 2020
Renewal Business Effective Date	October 1, 2020
Board Order #	A.I. 39(2020)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	-
Property Damage - Tort	-
DCPD	(0.2%)
Uninsured Auto	-
Underinsured Motorist	-
Accident Benefits	0.1%
Collision	0.0%
Comprehensive	0.2%
Specified Perils	(0.0%)
All Perils	2.0%
Total Overall	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	846	22	235	30	15	111	397	223	60	498
005	390	10	105	12	15	66	341	163	33	440
006	347	8	95	10	15	73	371	191	36	598
007	384	10	104	11	15	62	355	184	41	436

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	846	22	236	30	15	111	396	222	59	516
005	390	10	104	12	15	66	341	162	33	462
006	347	8	95	10	15	72	374	196	33	593
007	384	10	103	11	15	62	356	186	42	428

Rate Capping Provisions	
Proposed Rate Cap	+10% / +15%
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information	
Update CLEAR table from 2018 to 2020	
Base rate change to offset impact of CLEAR table 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.