

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

| Filing Information              |   |
|---------------------------------|---|
| Name of Insurer                 | The Sovereign General Insurance Company |
| Type of Business                | Private Passenger Automobiles           |
| New Business Effective Date     | October 13, 2020                        |
| Renewal Business Effective Date | November 12, 2020                       |
| Board Order #                   | A.I. 61(2020)                           |
| Board Decision                  | Approved                                |

| Coverage               | Indicated Rate Change | Proposed Rate Change |
|------------------------|-----------------------|----------------------|
| Bodily Injury          | NA                    | 0.0%                 |
| Property Damage - Tort | NA                    |                      |
| DCPD                   | NA                    |                      |
| Uninsured Auto         | NA                    | 0.0%                 |
| Underinsured Motorist  | NA                    | 0.0%                 |
| Accident Benefits      | NA                    | 9.9%                 |
| Collision              | NA                    | 2.3%                 |
| Comprehensive          | NA                    | 0.1%                 |
| Specified Perils       | NA                    | 0.0%                 |
| All Perils             | NA                    | 1.8%                 |
| Total Overall          | NA                    | 1.2%                 |

| Current Average Written Premium (\$) |                       |                |                       |                   |           |               |                  |            |
|--------------------------------------|-----------------------|----------------|-----------------------|-------------------|-----------|---------------|------------------|------------|
| Statistical Territory                | Third Party Liability | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision | Comprehensive | Specified Perils | All Perils |
| 004                                  | 664                   | 28             | 26                    | 67                | 348       | 178           | 35               | 561        |
| 005                                  | 422                   | 12             | 25                    | 74                | 0         | 0             | 0                | 512        |
| 006                                  | 501                   | 20             | 23                    | 58                | 484       | 256           | 0                | 0          |
| 007                                  | 577                   | 18             | 24                    | 61                | 336       | 150           | 0                | 473        |

| Proposed Average Written Premium (\$) |               |         |      |                |                       |                   |           |               |                  |            |
|---------------------------------------|---------------|---------|------|----------------|-----------------------|-------------------|-----------|---------------|------------------|------------|
| Statistical Territory                 | Bodily Injury | PD-Tort | DCPD | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision | Comprehensive | Specified Perils | All Perils |
| 004                                   | 498           | 14      | 159  | 28             | 26                    | 73                | 356       | 178           | 35               | 571        |
| 005                                   | 316           | 10      | 148  | 12             | 25                    | 81                | 0         | 0             | 0                | 521        |
| 006                                   | 376           | 12      | 131  | 20             | 23                    | 64                | 495       | 256           | 0                | 0          |
| 007                                   | 433           | 11      | 94   | 18             | 24                    | 67                | 344       | 150           | 0                | 481        |

| Rate Capping Provisions |    |
|-------------------------|----|
| Proposed Rate Cap       | NA |
| Length of Cap           | NA |

| Summary of Changes/Additional Information               |
|---|
| - We are adopting the most recent IAO rates (June 2020) |
| - CLEAR Update (From 2018 to 2020)                      |
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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.