

**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	Commercial Vehicles
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 62(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	1.5%
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	0.0%
Underinsured Motorist	NA	0.0%
Accident Benefits	NA	0.0%
Collision	NA	0.0%
Comprehensive	NA	0.0%
Specified Perils	NA	0.0%
All Perils	NA	0.0%
Total Overall	NA	1.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	602	9	14	55	158	169	77	331
005	620	9	23	54	149	116	43	291
006	448	9	18	54	117	111	0	352
007	491	9	12	54	204	162	0	419

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	434	54	125	9	14	55	158	169	77	331
005	446	0	0	9	23	54	149	116	43	291
006	322	0	0	9	18	54	117	111	0	352
007	353	0	0	9	12	54	204	162	0	419

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)

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.

**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	Interurban Vehicles
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 62(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	10.0%
Property Damage - Tort	NA	
DCPD	NA	
Uninsured Auto	NA	0.0%
Underinsured Motorist	NA	0.0%
Accident Benefits	NA	0.0%
Collision	NA	-
Comprehensive	NA	-
Specified Perils	NA	0.0%
All Perils	NA	0.0%
Total Overall	NA	5.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2421	7	20	86	0	0	92	2128
005	2461	7	15	86	0	0	0	1292
006	0	0	0	0	0	0	0	0
007	748	7	23	67	0	0	0	964

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1743	218	731	7	20	86	0	0	92	2128
005	1771	221	702	7	15	86	0	0	0	1292
006	0	0	0	0	0	0	0	0	0	0
007	539	68	210	7	23	67	0	0	0	964

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

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