

**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	All-Terrain Vehicles
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 63(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	-3.8%
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	-2.2%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	235	6	5	34	89	77	46	178
005	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0
007	237	6	5	34	0	0	0	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	209	15	2	6	5	34	89	77	46	178
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	211	13	2	6	5	34	0	0	0	0

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)

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**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	Camper Units
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 63(2020)
Board Decision	Approved

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

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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)
No in force vehicles

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**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	Motorcycles and Mopeds
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 63(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	-1.9%
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	-
Total Overall	NA	-1.1%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	315	33	13	152	0	0	14	0
005	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	281	3	25	33	13	152	0	0	14	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0	0

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)

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**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	Motorhomes
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 63(2020)
Board Decision	Approved

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

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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)
No in force vehicles

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**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	Snow Vehicles
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 63(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	-0.8%
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	-0.1%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	61	8	6	44	0	296	246	0
005	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0
007	58	8	3	44	0	220	0	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	55	1	5	8	6	44	0	296	246	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	52	1	5	8	3	44	0	220	0	0

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
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**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	Utility Trailers
New Business Effective Date	October 13, 2020
Renewal Business Effective Date	November 12, 2020
Board Order #	A.I. 63(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	0.0%
Collision	NA	0.0%
Comprehensive	NA	0.0%
Specified Perils	NA	0.0%
All Perils	NA	0.0%
Total Overall	NA	0.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	0	0	0	0	126	45	0	0
005	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	0	0	0	0	0	0	126	45	0	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0	0

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

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