

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

Company and Contact Information

Name of Insurer	The Personal Insurance Company
Type of Business	All-Terrain Vehicles
New Business Effective Date	22-Jan-21
Renewal Business Effective Date	23-Mar-21
Board Order #	A.I. 71(2020)
Board Decision	Approved

Proposed Rate Changes

TPL - Combined	-3%
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	-1%

Current Average Written Premium

Statistical Territory	Third Party Liability	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	105	10	-	17	124	57	29
005	106	10	-	17	136	55	25
006	104	10	-	17	119	55	23
007	105	10	-	17	127	56	35

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	93	1	7	10	-	17	124	57	29
005	95	1	7	10	-	17	136	55	25
006	93	1	7	10	-	17	119	55	23
007	93	1	7	10	-	17	127	56	35

Summary of Changes/Additional Information

Introduction of DCPD coverage, following NL PUB's reform filing guidelines
Increasing the Pain and Suffering Deductible from \$2,500 to \$5,000, following NL PUB's reform filing guidelines
TPL - Combined proposed rate change is calculated as: (BI + PD-Tort + DCPD) / TPL - 1

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

Company and Contact Information

Name of Insurer	The Personal Insurance Company
Type of Business	Mopeds
New Business Effective Date	22-Jan-21
Renewal Business Effective Date	23-Mar-21
Board Order #	A.I. 71(2020)
Board Decision	Approved

Proposed Rate Changes

TPL - Combined	-3%
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	-2%

Current Average Written Premium

Statistical Territory	Third Party Liability	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	29	15	-	-	-	-	-
005	-	-	-	-	-	-	-
006	29	15	-	-	-	-	-
007	-	-	-	-	-	-	-

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	26	0	2	15	-	-	-	-	-
005	-	-	-	-	-	-	-	-	-
006	26	0	2	15	-	-	-	-	-
007	-	-	-	-	-	-	-	-	-

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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	The Personal Insurance Company
Type of Business	Motorhomes
New Business Effective Date	22-Jan-21
Renewal Business Effective Date	23-Mar-21
Board Order #	A.I. 71(2020)
Board Decision	Approved

Proposed Rate Changes

TPL - Combined	-2%
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	-1%

Current Average Written Premium

Statistical Territory	Third Party Liability	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	502	44	-	17	155	406	-
005	542	44	-	17	241	855	-
006	502	44	-	17	166	498	-
007	510	44	-	17	167	362	-

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	377	10	107	44	-	17	155	406	-
005	407	11	107	44	-	17	241	855	-
006	377	10	107	44	-	17	166	498	-
007	383	10	107	44	-	17	167	362	-

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