

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

Filing Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	May 1, 2024
Renewal Business Effective Date	May 1, 2024
Board Order #	A.I. 2(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-0.2%	0.0%
Property Damage - Tort	47.5%	17.3%
DCPD	49.2%	17.3%
Uninsured Auto	16.0%	3.0%
Underinsured Motorist	10.7%	0.0%
Accident Benefits	4.7%	3.0%
Collision	-3.6%	0.0%
Comprehensive	11.2%	3.1%
Specified Perils	-2.4%	0.0%
All Perils	n/a	n/a
Total Overall	7.8%	3.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	698	35	165	15	16	115	327	198	69	n/a
005	336	21	102	8	15	61	334	245	85	n/a
006	262	21	98	5	15	37	372	200	45	n/a
007	243	20	94	6	15	46	346	168	60	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	698	41	194	16	16	119	327	205	69	n/a
005	336	25	119	8	15	63	334	253	85	n/a
006	262	24	115	5	15	38	372	206	45	n/a
007	243	23	110	6	15	47	346	173	60	n/a

Rate Capping Provisions	
Proposed Rate Cap	20% Upper Bound -15% Lowerbound
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information	
Updated base rates	

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.