

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

Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	July 9, 2024
Renewal Business Effective Date	August 11, 2024
Board Order #	A.I. 25(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-3%	0%
Property Damage - Tort	53%	0%
DCPD	N/A	27%
Uninsured Auto	10%	0%
Underinsured Motorist	1%	0%
Accident Benefits	7%	0%
Collision	16%	0%
Comprehensive	24%	12%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	13%	5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	697	18	206	26	14	107	371	236	N/A	N/A
005	355	10	97	26	14	63	305	222	N/A	N/A
006	339	9	93	27	14	68	449	317	N/A	N/A
007	355	10	105	26	14	66	305	210	N/A	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	18	262	26	14	107	371	264	N/A	N/A
005	354	10	124	26	14	63	303	247	N/A	N/A
006	337	9	119	27	14	69	452	358	N/A	N/A
007	356	10	134	26	14	67	305	236	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Segmentation changes across multiple rating variables including discount changes and rate group table updates, off-balanced to achieve rate neutral by coverage prior to the proposed rate change.

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.