

**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	Personal Line
New Business Effective Date	May 27, 2025
Renewal Business Effective Date	May 27, 2025
Board Order #	A.I. 5(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	-1.7%
Property Damage -Tort	NA	-19.9%
DCPD	NA	-21.0%
Uninsured Automobile	NA	9.2%
Underinsured Motorist	NA	0.0%
Accident Benefits	NA	-24.7%
Collision	NA	-14.0%
Comprehensive	NA	-24.0%
Specified Perils	NA	
All Perils	NA	-22.8%
Total Overall	NA	-14.4%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$403	\$65	\$166	\$11	\$19	\$61	\$239	\$185	\$0	\$577
005	\$272	\$44	\$107	\$10	\$17	\$57	\$0	\$0	\$0	\$421
006	\$287	\$47	\$137	\$11	\$25	\$60	\$0	\$0	\$0	\$621
007	\$252	\$41	\$111	\$10	\$13	\$57	\$411	\$176	\$0	\$489

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$399	\$53	\$134	\$12	\$19	\$47	\$209	\$132	\$0	\$441
005	\$248	\$33	\$75	\$11	\$17	\$40	\$0	\$0	\$0	\$323
006	\$267	\$35	\$105	\$12	\$25	\$45	\$0	\$0	\$0	\$486
007	\$238	\$31	\$82	\$11	\$13	\$40	\$352	\$164	\$0	\$392

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
- We are adopting the most recent IAO rates (March 2024)

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.

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Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	17.0%
Property Damage -Tort	NA	13.8%
DCPD	NA	-27.9%
Uninsured Automobile	NA	-22.2%
Underinsured Motorist	NA	0.0%
Accident Benefits	NA	-15.0%
Collision	NA	
Comprehensive	NA	
Specified Perils	NA	-17.4%
All Perils	NA	11.3%
Total Overall	NA	7.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$880	\$110	\$572	\$9	\$17	\$100	\$0	\$0	\$0	\$3,533
005	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
006	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
007	\$503	\$63	\$244	\$9	\$17	\$100	\$0	\$0	\$150	\$1,865

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$1,044	\$127	\$435	\$7	\$17	\$85	\$0	\$0	\$0	\$4,049
005	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
006	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
007	\$561	\$68	\$175	\$7	\$17	\$85	\$0	\$0	\$124	\$2,022

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
- We are adopting the most recent IAO rates (March 2024)
- Introduce a new class 99 to classified Interurban vehicles that are going to the USA

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