

**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. 6(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	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	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

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
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)

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Bodily Injury	NA	-15.0%
Property Damage - Tort	NA	-25.0%
DCPD	NA	-9.6%
Uninsured Auto	NA	-16.7%
Underinsured Motorist	NA	0.0%
Accident Benefits	NA	-14.7%
Collision	NA	0.0%
Comprehensive	NA	0.0%
Specified Perils	NA	0.0%
All Perils	NA	-14.9%
Total Overall	NA	-14.6%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	167	2	26	6	4	34	0	0	0	497
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

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	142	2	24	5	4	29	0	0	0	423
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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Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	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	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

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

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Property Damage - Tort	NA	NA
DCPD	NA	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	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

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

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Property Damage - Tort	NA	NA
DCPD	NA	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	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

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

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Property Damage - Tort	NA	NA
DCPD	NA	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	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

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
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Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	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	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

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	
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Bodily Injury	NA	0.0%
Property Damage - Tort	NA	0.0%
DCPD	NA	0.0%
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	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	0	0	0	0	0	0	89	53	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

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	89	53	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

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