

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

Filing Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	July 1, 2025
Renewal Business Effective Date	July 1, 2025
Board Order #	A.I. 10(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	35.7%	21.2%
Property Damage - Tort	64.7%	25.0%
DCPD	64.7%	25.0%
Uninsured Auto	153.1%	40.0%
Underinsured Motorist	-65.7%	0.0%
Accident Benefits	85.4%	40.0%
Collision	8.8%	0.0%
Comprehensive	-0.5%	0.0%
Specified Perils	-65.7%	0.0%
All Perils		
Total Overall	31.2%	15.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	770	44	209	15	16	119	353	194	73	
005	344	25	119	8	15	60	344	244	82	
006	269	25	118	5	15	37	390	204	59	
007	268	25	118	6	15	48	370	170	60	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	936	55	261	21	16	166	353	194	73	
005	417	32	149	11	15	85	344	241	80	
006	326	31	147	7	15	51	393	203	59	
007	324	31	147	9	15	67	370	171	61	

Rate Capping Provisions	
Proposed Rate Cap	None (upperbound) None (lowerbound)
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
Updated rating algorithm, base rates, and differentials
Update vehicle rate groups to 2024 CLEAR
Updated discount and surcharge
Updated endorsement
Updating Cappings for all renewal risks
Other underwriting changes

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.