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

Filing Information	
Name of Insurer	Definity Insurance Company
Type of Business	Miscellaneous Vehicles - All Terrain Vehicles
New Business Effective Date	November 1, 2026
Renewal Business Effective Date	January 1, 2027
Board Order #	A.I. 41(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-0.9%
Property Damage - Tort (included in BI)	N/A	N/A
DCPD	N/A	12.6%
Uninsured Auto	N/A	367.4%
Underinsured Motorist	N/A	5.3%
Accident Benefits	N/A	158.6%
Collision	N/A	-26.2%
Comprehensive	N/A	12.3%
Specified Perils	N/A	1.8%
All Perils	N/A	N/A
Total Overall	N/A	3.2%

Current Average Written Premium ($)

Statistical Territory	TPL Combined	PD-Tort (included in TPL)	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils
004	***105***	***N/A***	***10***	***2***	***42***	***11***	***206***	***59***	***35***
005	***103***	***N/A***	***10***	***2***	***42***	***11***	***195***	***60***	***37***
006	***113***	***N/A***	***10***	***3***	***43***	***12***	***162***	***44***	***41***
007	***105***	***N/A***	***10***	***2***	***42***	***11***	***209***	***63***	***39***

Proposed Average Written Premium ($)

Statistical Territory	TPL Combined	PD-Tort (included in TPL)	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils
004	***151***	***N/A***	***15***	***10***	***44***	***36***	***164***	***70***	***35***
005	***59***	***N/A***	***8***	***11***	***44***	***22***	***139***	***77***	***44***
006	***59***	***N/A***	***7***	***12***	***39***	***25***	***105***	***52***	***48***
007	***59***	***N/A***	***9***	***10***	***44***	***20***	***138***	***60***	***34***

Rate Capping Provisions	
Proposed Rate Cap	10%
Length of Cap	2 years

Summary of Changes/Additional Information

Market entry filing for Definity Insurance Company.

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 ar
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 s

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 individu
based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.

All Perils
N/A
N/A
N/A
N/A

All Perils
N/A
N/A
N/A
N/A

nd not for the
set forth herein.

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