

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

<b>Rate Filing Information</b>	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	January 20, 2020
Renewal Business Effective Date	March 1, 2020
Board Order #	A.I. 23(2019)
Board Decision	December 16, 2019

<b>Proposed Rate Changes</b>	
Third Party Liability - Combined	-2%
Property Damage - Tort	
DCPD	
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	n/a
All Perils	n/a
Total Overall	-1%

<b>Current Average Written Premium (\$)</b>								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	<b>940</b>		<b>111</b>	<b>27</b>	<b>13</b>	<b>355</b>	<b>222</b>	
005	<b>494</b>		<b>70</b>	<b>26</b>	<b>13</b>	<b>299</b>	<b>202</b>	
006	<b>504</b>		<b>64</b>	<b>26</b>	<b>14</b>	<b>491</b>	<b>305</b>	
007	<b>512</b>		<b>70</b>	<b>27</b>	<b>13</b>	<b>299</b>	<b>201</b>	

<b>Proposed Average Written Premium (\$)</b>									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	<b>705</b>	<b>19</b>	<b>199</b>	<b>111</b>	<b>27</b>	<b>13</b>	<b>355</b>	<b>222</b>	
005	<b>370</b>	<b>10</b>	<b>101</b>	<b>70</b>	<b>26</b>	<b>13</b>	<b>299</b>	<b>202</b>	
006	<b>378</b>	<b>10</b>	<b>100</b>	<b>64</b>	<b>26</b>	<b>14</b>	<b>491</b>	<b>305</b>	
007	<b>384</b>	<b>10</b>	<b>104</b>	<b>70</b>	<b>27</b>	<b>13</b>	<b>299</b>	<b>201</b>	

<b>Summary of Changes/Additional Information</b>									
- Introduce DCPD Coverage and adjust for increase in deductible for pain and suffering, in accordance with Board guidelines									

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.