

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

Filing Information	
Name of Insurer	S & Y Insurance Company
Type of Business	Personal Vehicles-Off Road Vehicles (ATVs)
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 95(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.04%
Property Damage - Tort	n/a	0.00%
DCPD	n/a	0.04%
Uninsured Auto	n/a	0.05%
Underinsured Motorist	n/a	0.00%
Accident Benefits	n/a	0.04%
Collision	n/a	0.02%
Comprehensive	n/a	0.28%
Specified Perils	n/a	-4.42%
All Perils	n/a	0.06%
Total Overall	n/a	-0.26%

Current Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	101	1	9	10	21	27	136	66	36
005	102	1	9	10	21	27	133	66	35
006	101	1	9	10	21	27	136	71	35
007	101	1	9	10	20	27	141	71	39

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	101	1	9	10	21	27	136	67	34
005	102	1	9	10	21	27	133	66	33
006	101	1	9	10	21	27	136	71	34
007	101	1	9	10	20	27	141	72	38

Rate Capping Provisions	
Proposed Rate Cap	no change to current capping (+10% upper bound, no lower bound)
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
minor conviction surcharge alignment with PPV
deductible re-basing
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.