

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

Filing Information	
Name of Insurer	Protective Insurance Company
Type of Business	Commercial Vehicles
New Business Effective Date	March 1, 2022
Renewal Business Effective Date	March 1, 2022
Board Order #	A.I. 57(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-9.11%	-9.11%
Property Damage - Tort	n/a	n/a
DCPD	n/a	n/a
Uninsured Auto	17.05%	17.05%
Underinsured Motorist	-1.39%	14.85%
Accident Benefits	8.98%	8.98%
Collision	51.32%	51.32%
Comprehensive	19.85%	19.85%
Specified Perils	4.12%	4.12%
All Perils	n/a	n/a
Total Overall	4.39%	4.54%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	597	n/a	n/a	9	13	54	166	168	98	n/a
005	436	n/a	n/a	9	13	54	205	158	120	n/a
006	417	n/a	n/a	9	13	54	242	165	109	n/a
007	436	n/a	n/a	9	13	54	205	158	120	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	389	63	117	11	15	61	271	211	126	n/a
005	244	40	74	10	15	57	281	173	103	n/a
006	257	42	77	11	15	60	355	205	122	n/a
007	244	40	74	10	15	57	281	173	103	n/a

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
Due to the limited volume of Protective's Commercial Vehicles, the average rate change is weighted based on industry exposure, not Protective's.

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.