

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

Company and Contact Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Motorhomes
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 5(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-2.2%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	-1.6%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	988		0	19	15	105	72	99
005	424		64	10	15	144	79	55
006	0		0	0	0	0	0	0
007	421		64	10	15	89	87	67

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	741	19	216	0	19	15	105	72	99
005	319	8	88	64	10	15	144	79	55
006	0	0	0	0	0	0	0	0	0
007	316	8	86	64	10	15	89	87	67

Summary of Changes/Additional Information
Reform changes: TPL premium split into BI, PD, DCPD as per NL PUB factors
The same discounts that currently apply to TPL will apply to BI, PD and DCPD coverages
No changes to endorsement premiums
No other changes proposed
*TPL proposed change

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

Company and Contact Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Trailers: Camper Trailer, Camper Unit, Tent Trailer, Utility Trailer
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 5(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-6.7%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	0.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	15		13	0	0	40	82	71
005	0		0	0	0	18	66	23
006	0		0	0	0	14	49	0
007	0		0	0	0	51	141	72

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	13	1	0	13	0	0	40	82	71
005	0	0	0	0	0	0	18	66	23
006	0	0	0	0	0	0	14	49	0
007	0	0	0	0	0	0	51	141	72

Summary of Changes/Additional Information
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Reform Filing**

Company and Contact Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Snow Vehicles
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 5(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	1.9%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	0.4%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	26		12	0	22	727	138	62
005	26		12	0	23	831	137	63
006	26		12	0	20	824	150	59
007	26		12	0	21	641	131	64

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	22	1	3	12	0	22	727	138	62
005	22	1	3	12	0	23	831	137	63
006	22	1	3	12	0	20	824	150	59
007	22	1	4	12	0	21	641	131	64

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

Company and Contact Information	
Name of Insurer	Traders General Insurance Company
Type of Business	Motorcycles, Mopeds and All-terrain Cycles
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 5(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-2.8%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	-1.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	130		39	0	84	565	565	331
005	127		40	0	80	0	0	419
006	127		40	0	80	0	0	311
007	131		39	0	83	419	820	242

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	116	1	9	39	0	84	565	565	331
005	114	1	9	40	0	80	0	0	419
006	113	1	8	40	0	80	0	0	311
007	118	1	8	39	0	83	419	820	242

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

Company and Contact Information	
Name of Insurer	Traders General Insurance Company
Type of Business	All-terrain vehicles (does not include all-terrain cycles)
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 5(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury*	-2.7%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Automobile	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total - All Coverages Combined	-1.4%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	114		12	0	21	144	72	38
005	116		12	0	22	149	77	44
006	116		12	0	23	163	78	0
007	114		12	0	21	147	75	40

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	101	1	8	12	0	21	144	72	38
005	103	1	10	12	0	22	149	77	44
006	103	1	8	12	0	23	163	78	0
007	102	1	9	12	0	21	147	75	40

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