

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

**Filing Information**

Name of Insurer	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA
Type of Business	Commercial Automobile
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	March 1, 2021
Board Order #	A.I. 101(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.00%
Property Damage - Tort	N/A	-0.01%
DCPD	N/A	0.00%
Uninsured Auto	N/A	0.00%
Underinsured Motorist	N/A	0.00%
Accident Benefits	N/A	0.00%
Collision	N/A	-0.07%
Comprehensive	N/A	-0.08%
Specified Perils	N/A	0.00%
All Perils	N/A	-0.17%
Total Overall	N/A	-0.03%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	542	66	129	14	32	47	289	158	82	382
005	377	46	87	13	32	44	241	118	70	318
006	352	43	78	14	32	47	245	128	91	239
007	349	43	82	13	32	44	265	125	51	302

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	542	66	129	14	32	47	288	158	82	381
005	377	46	87	13	32	44	241	118	70	317
006	352	43	78	14	32	47	245	128	91	239
007	349	43	82	13	32	44	265	125	51	301

**Rate Capping Provisions**

Proposed Rate Cap	NA
Length of Cap	NA

**Summary of Changes/Additional Information**

Commercial Rate Group Update from 2019 MSRP to 2020 MSRP

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.