

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

Rate Filing Information	
Name of Insurer	Royal and Sun Alliance Insurance Company of Canada
Type of Business	Commercial Automobiles - Interurban
New Business Effective Date	November 16, 2020
Renewal Business Effective Date	November 16, 2020
Board Order #	A.I. 25(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury BI + PD - Tort + DCPD	-2.0%
Property Damage - Tort	N/A
DCPD	N/A
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.87%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	2439		41	15	0	1821	597	0	3815
005	0		0	0	0	0	0	0	0
006	0		0	0	0	0	0	0	0
007	0		0	0	0	0	0	0	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	1756	219	415	41	15	0	1821	597	0	3815
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0	0

Summary of Changes/Additional Information
1) The introduction of Direct Compensation Property Damage ("DCPD") for all vehicles
2) The increase in the deductible applicable to all pain and suffering awards from \$2,500 to \$5,000

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.