

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

Filing Information	
Name of Insurer	Royal & Sun Alliance Company of Canada
Type of Business	Personal Vehicles - Private Passenger Auto
New Business Effective Date	November 16, 2020
Renewal Business Effective Date	November 16, 2020
Board Order #	A.I. 31(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	3.5%	0.4%
Property Damage-Tort	5.9%	-
DCPD	5.9%	-
Uninsured Automobile	14.6%	0.0%
Underinsured Motorist	4.6%	0.0%
Accident Benefits	21.1%	9.0%
Collision	5.6%	5.5%
Comprehensive	-9.5%	0.0%
Specified Perils	0.5%	0.0%
All Perils	0.0%	7.2%
Total Overall	3.3%	2.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	881.40	0.00	0.00	15.03	36.48	67.76	371.64	252.28	72.37	643.35
005	455.76	0.00	0.00	13.74	36.12	44.66	349.62	193.08	21.66	587.81
006	315.08	0.00	0.00	13.98	35.30	42.50	408.00	256.15	66.64	338.15
007	450.10	0.00	0.00	13.54	34.56	43.61	335.54	175.58	51.82	472.37

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	687.15	17.21	188.09	15.03	36.48	74.36	390.74	248.88	71.74	685.44
005	357.86	8.66	88.65	13.74	36.12	48.60	364.43	192.15	17.33	743.08
006	249.00	5.90	54.90	13.98	35.30	44.73	433.95	261.54	62.51	297.97
007	353.36	8.56	87.40	13.54	34.56	47.57	354.69	176.56	53.03	511.83

Rate Capping Provisions	
Proposed Rate Cap	10%
Length of Cap	We monitor our book of business on regular basis, and we will re-evaluate the capping at our next filing.

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
(a) the introduction of Direct Compensation Property Damage ("DCPD") for all vehicles; and
(b) the increase in the deductible applicable to all pain and suffering awards from \$2,500 to \$5,000.
(c) Implement 2020 clear rate group
(d) propose 3% uncapped rate increase before DCPD reform
(e) amend 10% capping on renewal

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.