

Company and Contact Information					
Name of Insurer	The Personal Insurance Company				
Type of Business	Private Passenger Vehicles				
New Business Effective Date	22-Jan-21				
Renewal Business Effective Date	23-Mar-21				
Board Order #	A.I. 71(2020)				
Board Decision	Approved				

Proposed Rate Changes					
TPL - Combined	-2%				
Accident Benefits	0%				
Uninsured Auto	0%				
SEF #44	0%				
Collision	0%				
Comprehensive	0%				
Specified Perils	0%				
All Perils	0%				
Total Overall	-1%				

	Current Average Written Premium							
Statistical Territory	Third Party		Accident	Uninsured	SEF#44	Collision	Compre-	Specified
Statistical Territory	Liability		Benefits	Auto	3EF#44	Collision	hensive	Perils
004	938		75	17	17	295	136	28
005	747		77	14	17	296	128	-
006	370		65	6	17	343	146	-
007	505		70	9	17	287	114	-

	Proposed Average Written Premium								
Statistical Territory	Chatistical Tamitam. Badily Inium.	iury PD-Tort	DCPD	Accident	Uninsured	SEF#44	Collision	Compre-	Specified
Statistical refritory	Bodily Injury	PD-TOIL	DCPD	Benefits	Auto	3EF#44	Collision	hensive	Perils
004	704	19	195	75	17	17	295	136	28
005	560	15	162	77	14	17	296	128	-
006	277	7	79	65	6	17	343	146	1
007	379	10	107	70	9	17	287	114	1

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Summary of Changes/Additional Information
Introduction of DCPD coverage, following NL PUB's reform filing guidelines
Increasing the Pain and Suffering Deductible from \$2,500 to \$5,000, following NL PUB's reform filing guidelines
TPL - Combined proposed rate change is calculated as: (BI + PD-Tort + DCPD) / TPL - 1

Company and Contact Information					
Name of Insurer	The Personal Insurance Company				
Type of Business	All-Terrain Vehicles				
New Business Effective Date	22-Jan-21				
Renewal Business Effective Date	23-Mar-21				
Board Order #	A.I. 71(2020)				
Board Decision	Approved				

Proposed Rate Changes						
TPL - Combined	-3%					
Accident Benefits	0%					
Uninsured Auto	0%					
SEF #44	0%					
Collision	0%					
Comprehensive	0%					
Specified Perils	0%					
All Perils	0%					
Total Overall	-1%					

	Current Average Written Premium							
Statistical Territory	Third Party		Accident	Uninsured	SEF#44	Collision	Compre-	Specified
Statistical Territory	Liability		Benefits	Auto	3EF#44	Collision	hensive	Perils
004	105		10	-	17	124	57	29
005	106		10	-	17	136	55	25
006	104		10	-	17	119	55	23
007	105		10	-	17	127	56	35

	Proposed Average Written Premium								
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident	Uninsured	SEF#44	Collision	Compre-	Specified
Statistical Territory	Boully Illjury	PD-TOIL	DCPD	Benefits	Auto	3EF#44	Collision	hensive	Perils
004	93	1	7	10	-	17	124	57	29
005	95	1	7	10	-	17	136	55	25
006	93	1	7	10	-	17	119	55	23
007	93	1	7	10	-	17	127	56	35

Company and Contact Information					
Name of Insurer	The Personal Insurance Company				
Type of Business	Mopeds				
New Business Effective Date	22-Jan-21				
Renewal Business Effective Date	23-Mar-21				
Board Order #	A.I. 71(2020)				
Board Decision	Approved				

Proposed Rate Changes						
TPL - Combined	-3%					
Accident Benefits	0%					
Uninsured Auto	0%					
SEF #44	0%					
Collision	0%					
Comprehensive	0%					
Specified Perils	0%					
All Perils	0%					
Total Overall	-2%					

Current Average Written Premium										
Challed at Table	Third Party		Accident	Uninsured	SEF#44	Collision	Compre-	Specified		
Statistical Territory	Liability		Benefits	Auto			hensive	Perils		
004	29		15	-	-	-	-	-		
005	-		-	-	ì	1	-	-		
006	29		15	-	-	-	-	_		
007	-		-	-	-	-	-	-		

Proposed Average Written Premium										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident	Uninsured	SEF#44	Collision	Compre-	Specified	
Statistical Territory	Boully Illjury	PD-TORE		Benefits	Auto	3EF#44		hensive	Perils	
004	26	0	2	15	-	-	-	-	-	
005	-	1	-	-	-	ì	1	-	1	
006	26	0	2	15	-	ì	1	-	1	
007	-	ı	-	-	-	-	-	=	=	

Company and Contact Information					
Name of Insurer	The Personal Insurance Company				
Type of Business	Motorcycles				
New Business Effective Date	22-Jan-21				
Renewal Business Effective Date	23-Mar-21				
Board Order #	A.I. 71(2020)				
Board Decision	Approved				

Proposed Rate Changes							
TPL - Combined	-3%						
Accident Benefits	0%						
Uninsured Auto	0%						
SEF #44	0%						
Collision	0%						
Comprehensive	0%						
Specified Perils	0%						
All Perils	0%						
Total Overall	-1%						

Current Average Written Premium									
Ctatistical Tarritory	Third Party		Accident	Uninsured	SEF#44	Collision	Compre-	Specified	
Statistical Territory	Liability		Benefits	Auto			hensive	Perils	
004	87		40	-	17	416	493	257	
005	92		52	-	18	604	716	Ī	
006	91		43	-	17	451	456	-	
007	90		45	-	17	554	520	383	

	Proposed Average Written Premium									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident	Uninsured	SEF#44	Collision	Compre-	Specified	
Statistical Territory	Boully Illjury			Benefits	Auto	3EF#44		hensive	Perils	
004	<i>78</i>	1	6	40	-	17	416	493	257	
005	82	1	7	52	-	18	604	716	ı	
006	81	1	6	43	-	17	451	456	-	
007	80	1	6	45	-	17	554	520	383	

Company and Contact Information					
Name of Insurer	The Personal Insurance Company				
Type of Business	Motorhomes				
New Business Effective Date	22-Jan-21				
Renewal Business Effective Date	23-Mar-21				
Board Order #	A.I. 71(2020)				
Board Decision	Approved				

Proposed Rate Changes							
TPL - Combined	-2%						
Accident Benefits	0%						
Uninsured Auto	0%						
SEF #44	0%						
Collision	0%						
Comprehensive	0%						
Specified Perils	0%						
All Perils	0%						
Total Overall	-1%						

Current Average Written Premium									
Statistical Territory	Third Party		Accident	Uninsured	SEF#44	Collision	Compre-	Specified	
Statistical Territory	Liability		Benefits	Auto	SEF#44		hensive	Perils	
004	502		44	-	17	155	406	-	
005	542		44	-	17	241	855	-	
006	502		44	-	17	166	498	-	
007	510		44	-	17	167	362	-	

Proposed Average Written Premium									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident	Uninsured	SEF#44	Collision	Compre-	Specified
Statistical Territory	Boully Illjury	PD-TOIL		Benefits	Auto	3EF#44		hensive	Perils
004	377	10	107	44	-	17	155	406	-
005	407	11	107	44	-	17	241	855	-
006	377	10	107	44	-	17	166	498	1
007	383	10	107	44	-	17	167	362	-

Summary of Changes/Additional Information							
Introduction of DCPD coverage, following NL PUB's reform filing guidelines							
Increasing the Pain and Suffering Deductible from \$2,500 to \$5,000, following NL PUB's reform filing guidelines							
PL - Combined proposed rate change is calculated as: (BI + PD-Tort + DCPD) / TPL - 1							

Company and Contact Information					
Name of Insurer	The Personal Insurance Company				
Type of Business	Snow Vehicles				
New Business Effective Date	22-Jan-21				
Renewal Business Effective Date	23-Mar-21				
Board Order #	A.I. 71(2020)				
Board Decision	Approved				

Proposed Rate Changes						
TPL - Combined	-3%					
Accident Benefits	0%					
Uninsured Auto	0%					
SEF #44	0%					
Collision	0%					
Comprehensive	0%					
Specified Perils	0%					
All Perils	0%					
Total Overall	-1%					

Current Average Written Premium								
Statistical Territory	Third Party		Accident	Uninsured	SEF#44	Collision	Compre-	Specified
	Liability		Benefits	Auto			hensive	Perils
004	31		12	-	17	454	<i>75</i>	85
005	31		12	-	17	281	96	18
006	32		12	-	18	462	105	72
007	31		12	-	17	464	82	23

Proposed Average Written Premium									
Statistical Territory Bodily	Bodily Injury	njury PD-Tort	DCPD	Accident Uninsured	SEF#44	Collision	Compre-	Specified	
	Boully Illjury			Benefits	Auto	3EF#44	Collision	hensive	Perils
004	28	0	2	12	-	17	454	<i>75</i>	85
005	28	0	2	12	-	17	281	96	18
006	28	0	2	12	-	18	462	105	72
007	28	0	2	12	-	17	464	82	23