

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

Filing Information	
Name of Insurer	Unifund Assurance Company
Type of Business	Personal Vehicles - Private Passenger Auto
New Business Effective Date	August 1, 2021
Renewal Business Effective Date	October 1, 2021
Board Order #	A.I. 19(2021)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	0.00%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	0.00%
Collision	0.00%
Comprehensive	0.00%
Specified Perils	-0.11%
All Perils	0.92%
Total Overall	0.01%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	604	15	162	30	43	86	348	216	55	508
005	340	8	85	20	43	107	322	174	26	456
006	283	7	63	14	43	85	423	242	32	638
007	336	8	83	20	42	108	317	188	27	447

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	604	15	162	30	43	86	349	216	55	513
005	340	8	85	20	43	107	322	174	28	458
006	283	7	63	14	43	85	419	240	34	647
007	336	8	83	20	42	108	316	188	27	450

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.
a) Implement 2021 clear rate group
b) proposed 0% rate change
c) maintain 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.