

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

Filing Information	
Name of Insurer	S & Y Insurance Company
Type of Business	Personal Vehicles-Off Road Vehicles (ATVs)
New Business Effective Date	March 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 3(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	0%
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	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	102	1	9	10	22	27	154	75	36	233
005	102	1	10	10	20	27	167	84	38	250
006	102	1	10	10	23	27	179	86	39	200
007	102	1	10	10	20	27	166	85	42	258

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	102	1	9	10	22	27	154	75	36	233
005	102	1	10	10	20	27	167	84	38	250
006	102	1	10	10	23	27	179	86	39	200
007	102	1	10	10	20	27	166	85	42	258

Rate Capping Provisions	
Proposed Rate Cap	no change to current capping(+10% upper bound, no lower bound)
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
No change

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.

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

Filing Information	
Name of Insurer	S & Y Insurance Company
Type of Business	Personal Vehicles-Motorcycles
New Business Effective Date	March 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 3(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	0%
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	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	115	1	9	9	83	52	653	619	315	1553
005	118	1	10	10	83	53	734	769	334	0
006	119	1	9	10	86	54	472	445	0	0
007	115	1	9	9	80	52	541	600	316	643

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	115	1	9	9	83	52	653	619	315	1553
005	118	1	10	10	83	53	734	769	334	0
006	119	1	9	10	86	54	472	445	0	0
007	115	1	9	9	80	52	541	600	316	643

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

Filing Information	
Name of Insurer	S & Y Insurance Company
Type of Business	Personal Vehicles-Motorhomes
New Business Effective Date	March 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 3(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	0%
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	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	0	0	0	0	0	0	0	41	0	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	340	9	100	13	15	80	0	0	48	215

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	0	0	0	0	0	0	0	41	0	0
005	0	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0	0
007	340	9	100	13	15	80	0	0	48	215

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

Filing Information	
Name of Insurer	S & Y Insurance Company
Type of Business	Personal Vehicles-Motorized Snow Vehicles
New Business Effective Date	March 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 3(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	0%
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	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	22	1	4	10	23	27	778	133	61	0
005	22	1	4	10	22	27	886	123	63	0
006	22	1	4	10	22	27	726	148	71	1071
007	22	1	4	10	20	27	779	147	67	890

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	22	1	4	10	23	27	778	133	61	0
005	22	1	4	10	22	27	886	123	63	0
006	22	1	4	10	22	27	726	148	71	1071
007	22	1	4	10	20	27	779	147	67	890

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

Filing Information	
Name of Insurer	S & Y Insurance Company
Type of Business	Personal Vehicles-Trailers & Camper Units
New Business Effective Date	March 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 3(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	0%
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	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	13	1	0	0	0	0	56	114	54	245
005	13	1	0	0	0	0	59	121	79	70
006	13	1	0	0	0	0	52	134	0	0
007	13	1	0	0	0	0	63	148	72	257

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	13	1	0	0	0	0	56	114	54	245
005	13	1	0	0	0	0	59	121	79	70
006	13	1	0	0	0	0	52	134	0	0
007	13	1	0	0	0	0	63	148	72	257

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