

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

Filing Information	
Name of Insurer	The Dominion of Canada General Insurance Company
Type of Business	Private Passenger Automobile
New Business Effective Date	March 10, 2026
Renewal Business Effective Date	April 12, 2026
Board Order #	A.I. 2(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	6%	6%
Property Damage - Tort	34%	4%
DCPD	73%	15%
Uninsured Auto	18%	0%
Underinsured Motorist	4%	0%
Accident Benefits	-11%	0%
Collision	10%	5%
Comprehensive	8%	4%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
<b>Total Overall</b>	<b>17%</b>	<b>6%</b>

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	683	18	277	26	14	99	388	282	N/A	N/A
005	360	10	133	26	14	61	319	262	N/A	N/A
006	321	9	129	27	14	66	478	388	N/A	N/A
007	358	10	145	26	14	64	326	257	N/A	N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	720	19	318	26	14	99	405	295	N/A	N/A
005	380	11	153	26	14	61	332	269	N/A	N/A
006	339	9	149	27	14	65	502	406	N/A	N/A
007	377	10	166	26	14	64	340	267	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
Changes to base rates and adoption of CLEAR 2025

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.