

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

Filing Information	
Name of Insurer	The Sovereign General Insurance Company
Type of Business	Public Vehicles - Ambulances
New Business Effective Date	November 13, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 35(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	NA
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

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.)
With this filing we are proposing no changes to our rates.

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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	The Sovereign General Insurance Company
Type of Business	Public Vehicles - Private Buses (HGCC)
New Business Effective Date	November 13, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 35(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	NA
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

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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	The Sovereign General Insurance Company
Type of Business	Public Vehicles - Private Buses (Transport Employees)
New Business Effective Date	November 13, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 35(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	NA
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

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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	The Sovereign General Insurance Company
Type of Business	Public Vehicles - Public Buses
New Business Effective Date	November 13, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 35(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	NA
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
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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	The Sovereign General Insurance Company
Type of Business	Public Vehicles - School Buses
New Business Effective Date	November 13, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 35(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	NA
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
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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	The Sovereign General Insurance Company
Type of Business	Public Vehicles - Taxis
New Business Effective Date	November 13, 2023
Renewal Business Effective Date	November 13, 2023
Board Order #	A.I. 35(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	NA
Property Damage - Tort	NA	NA
DCPD	NA	NA
Uninsured Auto	NA	NA
Underinsured Motorist	NA	NA
Accident Benefits	NA	NA
Collision	NA	NA
Comprehensive	NA	NA
Specified Perils	NA	NA
All Perils	NA	NA
Total Overall	NA	NA

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
005	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
006	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
007	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

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