

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	December 15, 2023
Renewal Business Effective Date	February 13, 2024
Board Order #	A.I. 59(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-1.70%
Property Damage - Tort	N/A	Included in BI
DCPD	N/A	-1.54%
Uninsured Auto	N/A	-1.65%
Underinsured Motorist	N/A	0.00%
Accident Benefits	N/A	0.09%
Collision	N/A	-0.04%
Comprehensive	N/A	-0.65%
Specified Perils	N/A	0.00%
All Perils	N/A	0.00%
Total Overall	N/A	-1.08%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	866	Included in BI	239	19	17	130	389	202	0	N/A
005	654	Included in BI	192	14	17	125	395	195	0	N/A
006	370	Included in BI	102	6	17	111	510	261	0	N/A
007	456	Included in BI	128	10	17	116	380	180	1	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	851	Included in BI	235	19	17	130	389	201	0	N/A
005	643	Included in BI	189	14	17	125	395	194	0	N/A
006	363	Included in BI	100	6	17	111	510	259	0	N/A
007	448	Included in BI	126	9	17	117	379	178	1	N/A

Rate Capping Provisions	
Proposed Rate Cap	10%
Length of Cap	3 years

Summary of Changes/Additional Information
Remove off-balance of base rates

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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.