

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

Filing Information	
Name of Insurer	Traders General 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. 4(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	10	0	22	12	170	86	40	237
005	102	1	11	0	22	12	186	96	42	441
006	102	1	10	0	20	12	173	98	41	91
007	102	1	11	0	21	12	184	96	47	286

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	10	0	22	12	170	86	40	237
005	102	1	11	0	22	12	186	96	42	441
006	102	1	10	0	20	12	173	98	41	91
007	102	1	11	0	21	12	184	96	47	286

Rate Capping Provisions	
Proposed Rate Cap	no capping
Length of Cap	n/a

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	Traders General 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. 4(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	117	1	9	0	87	39	529	570	314	0
005	116	1	9	0	82	39	584	694	336	0
006	110	1	9	0	80	39	1012	1013	372	1119
007	115	1	9	0	86	39	662	755	330	431

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	117	1	9	0	87	39	529	570	314	0
005	116	1	9	0	82	39	584	694	336	0
006	110	1	9	0	80	39	1012	1013	372	1119
007	115	1	9	0	86	39	662	755	330	431

Rate Capping Provisions	
Proposed Rate Cap	no capping
Length of Cap	N/A

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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	Traders General 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. 4(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	0	0	0
005	0	0	0	0	0	0	0	0	0	0
006	233	6	105	7	20	81	105	105	0	0
007	324	8	74	10	24	64	105	111	15	0

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	0	0	0
005	0	0	0	0	0	0	0	0	0	0
006	233	6	105	7	20	81	105	105	0	0
007	324	8	74	10	24	64	105	111	15	0

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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	Traders General 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. 4(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	3	0	24	12	725	133	61	0
005	22	1	4	0	22	12	934	152	65	0
006	22	1	4	0	20	12	857	161	70	943
007	22	1	4	0	21	12	631	136	65	0

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	3	0	24	12	725	133	61	0
005	22	1	4	0	22	12	934	152	65	0
006	22	1	4	0	20	12	857	161	70	943
007	22	1	4	0	21	12	631	136	65	0

Rate Capping Provisions	
Proposed Rate Cap	no capping
Length of Cap	n/a

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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	Traders General 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. 4(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	13	46	130	62	158
005	13	1	0	0	0	0	65	182	64	140
006	12	1	0	0	0	12	84	272	23	0
007	12	1	0	0	0	12	75	213	82	1044

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	13	46	130	62	158
005	13	1	0	0	0	0	65	182	64	140
006	12	1	0	0	0	12	84	272	23	0
007	12	1	0	0	0	12	75	213	82	1044

Rate Capping Provisions	
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