

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

Filing Information	
Name of Insurer	Tokio Marine & Nichido Fire Insurance Company Limited
Type of Business	Commercial Vehicles and Interurban Vehicles
New Business Effective Date	September 23, 2024
Renewal Business Effective Date	November 8, 2024
Board Order #	A.I. 42(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	0	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0	0

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
We are proposing to adopt the same rates and risk classification system as Northbridge General Insurance Corporation (NGIC), upon approval.
Changes are the same as NGIC's, as follows:
- Introduce rates to Transportation & Logistic (T&L) Vehicles.
- Underwriting rule updates related to the introduction of T&L Vehicles, and other minor updates to underwriting manual for clarification.

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.