

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - ATV
New Business Effective Date	August 30, 2024
Renewal Business Effective Date	October 29, 2024
Board Order #	A.I. 44(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	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	90	5	7	0	0	10	134	62	24	-
005	90	5	7	0	0	10	149	66	25	-
006	91	5	7	0	0	10	156	72	0	-
007	89	5	7	0	0	10	156	71	25	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	90	5	7	0	0	10	134	62	24	-
005	90	5	7	0	0	10	149	66	25	-
006	91	5	7	0	0	10	156	72	0	-
007	89	5	7	0	0	10	156	71	25	-

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

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.)
No changes proposed

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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.

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Motorcycle
New Business Effective Date	August 30, 2024
Renewal Business Effective Date	October 29, 2024
Board Order #	A.I. 44(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	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	72	4	6	0	0	39	333	408	200	-
005	74	4	6	0	0	44	356	441	0	-
006	80	4	7	0	0	45	324	411	0	-
007	67	4	5	0	0	37	418	455	160	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	72	4	6	0	0	39	333	408	200	-
005	74	4	6	0	0	44	356	441	0	-
006	80	4	7	0	0	45	324	411	0	-
007	67	4	5	0	0	37	418	455	160	-

Rate Capping Provisions	
Proposed Rate Cap	N/A
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	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Motorhome
New Business Effective Date	August 30, 2024
Renewal Business Effective Date	October 29, 2024
Board Order #	A.I. 44(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	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	370	19	107	0	0	44	188	521	0	-
005	261	14	76	0	0	32	58	105	0	-
006	331	17	97	0	0	40	156	622	0	-
007	335	18	97	0	0	40	259	686	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	370	19	107	0	0	44	188	521	0	-
005	261	14	76	0	0	32	58	105	0	-
006	331	17	97	0	0	40	156	622	0	-
007	335	18	97	0	0	40	259	686	0	-

Rate Capping Provisions	
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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 Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Snowvehicle
New Business Effective Date	August 30, 2024
Renewal Business Effective Date	October 29, 2024
Board Order #	A.I. 44(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	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	27	1	2	0	0	12	385	87	0	-
005	27	1	2	0	0	12	456	73	18	-
006	27	1	2	0	0	12	663	129	0	-
007	27	1	2	0	0	12	471	86	18	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	27	1	2	0	0	12	385	87	0	-
005	27	1	2	0	0	12	456	73	18	-
006	27	1	2	0	0	12	663	129	0	-
007	27	1	2	0	0	12	471	86	18	-

Rate Capping Provisions	
Proposed Rate Cap	N/A
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	The Personal Insurance Company
Type of Business	Personal Miscellaneous Vehicles - Trailers
New Business Effective Date	August 30, 2024
Renewal Business Effective Date	October 29, 2024
Board Order #	A.I. 44(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	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	22	99	189	87	-
005	13	1	0	0	0	22	122	242	0	-
006	14	1	0	0	0	22	112	239	0	-
007	14	1	0	0	0	22	102	199	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	13	1	0	0	0	22	99	189	87	-
005	13	1	0	0	0	22	122	242	0	-
006	14	1	0	0	0	22	112	239	0	-
007	14	1	0	0	0	22	102	199	0	-

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

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