

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

Filing Information	
Name of Insurer	Elite Insurance Company
Type of Business	Motorhomes
New Business Effective Date	December 1, 2024
Renewal Business Effective Date	February 1, 2025
Board Order #	A.I. 45(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	4%
Property Damage - Tort	N/A	11%
DCPD	N/A	4%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	3%
Collision	N/A	-
Comprehensive	N/A	-
Specified Perils	N/A	-
All Perils	N/A	4%
Total Overall	N/A	3%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	160	5	64	4	10	30				638
005	156	5	69	4	10	30				692
006	158	5	110	4	10	30				1087
007	156	5	74	4	10	30				746

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	166	5	66	4	10	31				649
005	166	5	73	4	10	31				769
006	163	5	111	4	10	31				1076
007	163	5	77	4	10	31				779

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.)
nil coverages; update minimum deductible from \$250 to \$500; introduction of minimum deductible for high value motorhomes; introduction of new deductible level of \$10,000; update

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.