

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

Filing Information	
Name of Insurer	The Personal Insurance Company
Type of Business	Private Passenger Automobiles
New Business Effective Date	November 29, 2024
Renewal Business Effective Date	January 28, 2025
Board Order #	A.I. 49(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	3.64%	3.00%
Property Damage - Tort	-12.85%	Incl. with BI
DCPD	27.14%	25.00%
Uninsured Auto	21.21%	0.00%
Underinsured Motorist	-63.39%	0.00%
Accident Benefits	-3.26%	0.00%
Collision	27.24%	23.19%
Comprehensive	23.75%	20.54%
Specified Perils	Incl. with Comp	Incl. with Comp
All Perils	0	0
Total Overall	12.62%	12.00%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	854	<i>Included in BI</i>	242	19	<i>Included in BI</i>	130	389	200	-	-
005	622	<i>Included in BI</i>	184	14	<i>Included in BI</i>	125	386	189	-	-
006	339	<i>Included in BI</i>	98	6	<i>Included in BI</i>	109	517	257	-	-
007	408	<i>Included in BI</i>	118	9	<i>Included in BI</i>	114	376	172	1	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	880	<i>Included in BI</i>	302	19	<i>Included in BI</i>	130	479	241	-	-
005	640	<i>Included in BI</i>	230	14	<i>Included in BI</i>	125	475	228	-	-
006	349	<i>Included in BI</i>	123	6	<i>Included in BI</i>	109	640	310	-	-
007	420	<i>Included in BI</i>	148	9	<i>Included in BI</i>	114	463	207	1	-

Rate Capping Provisions	
Proposed Rate Cap	20%
Length of Cap	3 yrs

Summary of Changes/Additional Information
Proposed rate change of +12%
Increase of capping to +20%

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.