

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

| Filing Information              |                              |
|---------------------------------|------------------------------|
| Name of Insurer                 | Definity Insurance Company   |
| Type of Business                | Commercial Automobile - IRCA |
| New Business Effective Date     | January 1, 2027              |
| Renewal Business Effective Date | January 1, 2027              |
| Board Order #                   | A.I. 42(2026)                |
| Board Decision                  | Approved                     |

| Coverage               | Indicated Rate Change | Proposed Rate Change |
|------------------------|-----------------------|----------------------|
| Third Party Liability  | 20.4%                 | 9.4%                 |
| Bodily Injury          |                       |                      |
| Property Damage - Tort |                       |                      |
| DCPD                   | 11.5%                 | 3.4%                 |
| Uninsured Auto         | 33.1%                 | 27.4%                |
| Underinsured Motorist  | 15.8%                 | 0.0%                 |
| Accident Benefits      | 8.5%                  | 13.4%                |
| Collision              | 14.3%                 | 0.0%                 |
| Comprehensive          | 22.4%                 | 12.4%                |
| Specified Perils       | 13.4%                 | 0.0%                 |
| All Perils             | N/A                   | N/A                  |
| Total Overall          | 17.8%                 | 7.0%                 |

| Current Average Written Premium (\$) |                      |         |            |                |                       |                   |            |               |                  |            |
|--------------------------------------|----------------------|---------|------------|----------------|-----------------------|-------------------|------------|---------------|------------------|------------|
| Statistical Territory                | TPL Premium combined | PD-Tort | DCPD       | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision  | Comprehensive | Specified Perils | All Perils |
| 004                                  | <b>647</b>           |         | <b>181</b> | <b>8</b>       | <b>18</b>             | <b>35</b>         | <b>215</b> | <b>100</b>    | <b>2</b>         | <b>N/A</b> |
| 005                                  | <b>659</b>           |         | <b>180</b> | <b>9</b>       | <b>20</b>             | <b>34</b>         | <b>271</b> | <b>113</b>    | <b>0</b>         | <b>N/A</b> |
| 006                                  | <b>783</b>           |         | <b>227</b> | <b>9</b>       | <b>26</b>             | <b>30</b>         | <b>105</b> | <b>47</b>     | <b>5</b>         | <b>N/A</b> |
| 007                                  | <b>583</b>           |         | <b>130</b> | <b>9</b>       | <b>21</b>             | <b>30</b>         | <b>128</b> | <b>75</b>     | <b>1</b>         | <b>N/A</b> |

| Proposed Average Written Premium (\$) |                      |          |            |                |                       |                   |            |               |                  |            |
|---------------------------------------|----------------------|----------|------------|----------------|-----------------------|-------------------|------------|---------------|------------------|------------|
| Statistical Territory                 | TPL Premium combined | PD-Tort  | DCPD       | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision  | Comprehensive | Specified Perils | All Perils |
| 004                                   | <b>700</b>           | <b>0</b> | <b>175</b> | <b>10</b>      | <b>18</b>             | <b>38</b>         | <b>208</b> | <b>113</b>    | <b>2</b>         | <b>N/A</b> |
| 005                                   | <b>743</b>           | <b>0</b> | <b>197</b> | <b>11</b>      | <b>20</b>             | <b>39</b>         | <b>284</b> | <b>130</b>    | <b>1</b>         | <b>N/A</b> |
| 006                                   | <b>1247</b>          | <b>0</b> | <b>542</b> | <b>11</b>      | <b>27</b>             | <b>45</b>         | <b>128</b> | <b>77</b>     | <b>2</b>         | <b>N/A</b> |
| 007                                   | <b>610</b>           | <b>0</b> | <b>135</b> | <b>10</b>      | <b>21</b>             | <b>36</b>         | <b>131</b> | <b>82</b>     | <b>1</b>         | <b>N/A</b> |

| Rate Capping Provisions |                             |
|-------------------------|-----------------------------|
| Proposed Rate Cap       | -5% (Conversion Only) - 15% |
| Length of Cap           | 2 years                     |

| Summary of Changes/Additional Information                                                                                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Following the acquisition of The Dominion of Canada General Insurance Company, Definity Insurance Company is proposing a new product offering and rating plan for market entry, including |
| - Introduction of new underwriting rules, rating algorithm, base rates and differentials, and rating territories                                                                          |
| - Adoption of IAO vehicle rate group tables as of January 2026                                                                                                                            |
|                                                                                                                                                                                           |
| Definity Insurance Company is also proposing a specific capping/cupping strategy to support seamless policy conversion of                                                                 |
| Travelers customers onto Definity systems                                                                                                                                                 |
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|                                                                                                                                                                                           |

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.