

## Avis : Mise en application de tarifs

### ENVOYER PAR COURRIEL

À : **Lloyd's Underwriters**  
Attention: Mylène Labelle  
Principal  
Courriel [mlabelle@eckler.ca](mailto:mlabelle@eckler.ca)

Objet: **Dépôt de demande de tarification simplifié RFG-7**  
**Motocyclettes et/ou Cyclomoteurs**

Référence CANB : 2017-377  
Déposé le : 2018-01-16

Mise en application de changement de tarif global: 0.00%

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Conformément au paragraphe 267.2 (1) de la Loi des assurances, une demande de tarifs RFG-7 permet à un assureur de continuer d'utiliser les tarifs actuellement en vigueur.

Il incombe à la compagnie afin d'assurer que le prochain dépôt est reçu avant la date limite.

Veillez voir le Bulletin d'information 2009-003 pour les dates de dépôt. ([www.nbib-canb.org](http://www.nbib-canb.org))

N'hésitez pas à contacter Kelly Ferris, Directrice des services d'assurances, si vous avez des questions ou des préoccupations au sujet de ce qui précède.

Avis en date du : 2018-03-08

Marie-Claude Doucet  
Présidente, Commission des assurances du Nouveau-Brunswick

## Notification: Release of Rates

### SENT BY EMAIL

To: **Lloyd's Underwriters**  
Attention: Mylène Labelle  
Principal  
Email: [mlabelle@eckler.ca](mailto:mlabelle@eckler.ca)

Re: **RFG - 7 Simplified Rate Filing**  
**Motorcycles and/or Mopeds**

Billing Number: 2017-377  
Filed: 2018-01-16

Overall Implemented Rate Change: 0.00%

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In accordance with section 267.2 (1) of the Insurance Act, a RFG-7 filing allows an insurer to continue using the current approved rates.

The onus is on the Company to ensure that the next filing(s) is received prior to the filing deadline.


Please refer to Info Bulletin 2009-003 for the filing schedules. ([www.nbib-canb.org](http://www.nbib-canb.org))

Please do not hesitate to contact Kelly Ferris - Manager of Insurance Services if you have any questions or concerns regarding any of the above.

Dated: 2018-03-08



Marie-Claude Doucet  
Chair, New Brunswick Insurance Board

	A	B	C	D	E	F	G	H	I	
1	Motorcycles and/or Moped		<b>Lloyd's Underwriters</b>				RFG - 7 Simplified Rate Filing			
2	<b>Filing Review Summary</b>					<b>Billing Number: 2017-377</b>				
3	Proposed Rate Change:		0.00%							
4	Staff Analyst:	Tessa Stright			<b>Approved Change:</b>		0.00%			
5	Reviewing Actuary:	NBIB								
11	Date Approved:	March 12, 2018		<b>Signature of Chairperson:</b>						
16	<b>Company Information</b>									
17	Lloyds does not private passenger vehicles in New Brunswick. They currently oly write ATV, snow vehicles and motorcyces. They have developed their own rates for use in New Brunswick.									
18	Group:	Lloyd's			Rates being adopted by a sister company		No			
19	Primary Target Market:	Accommodation			Rates of this company being adopted by another		No			
21										
29	Distribution									
30		Mandatory	56.73%	Optional	43.27%					
33	<b>Purpose and Scope</b>									
34	To continue with current Approvd Rates									
35	<b>Rate Filing Data</b>									
37	Filing Date:	January 16, 2018								
39	Proposed Rate Change:	0.00%								
41	Current Average Premium:	\$	346.94							
43	Number of Exposure Count:	82								
44	Written Premium:	\$	28,449							
46	Lloyd's holds a small share of the MC Market in NB .1%									
49	<b>Market Share</b>									
50	2014	\$	-	0.00%						
51	2015	\$	17,220.00		0.02%					
52	2016	\$	162,448.00		0.01%					
53	2017	\$	20,255.00		0.02%					
281	<b>Coverages</b>			<b>Selected before capping</b>		<b>Current Avr Prem</b>				
282	Bodily Injury			0.00%		\$ 70.56				
283	Property Damage			0.00%		\$ 1.61				
284	Direct Comp - Property Damage			0.00%		\$ 4.42				
285	Accident Benefits			0.00%		\$ 113.23				
286	Uninsured Auto			0.00%		\$ 7.68				
287	Health Services Levy			0.00%		n/a				
288	<b>Total Mandatory Coverage</b>			<b>0.00%</b>		<b>\$ 196.79</b>				
289	Collision			0.00%		n/a				
290	Comprehensive			0.00%		\$ 181.59				
291	Specified Perils			0.00%		n/a				
292	All Perils			0.00%		\$ 265.79				
293	SEF 44			0.00%		\$ 37.95				
294	<b>Total Optional Coverage</b>			<b>0.00%</b>		<b>\$ 150.15</b>				
295										
296	All Coverages Combined			0.00%		\$ 346.94				
316										
563	<b>Previous Filing (s)</b>									
564	Last Year's Filing	Billing #	2016-354		Approved Rate Change:		0.00%			
565	Previous Market Share:		0.00%							
567										
568	Date	2016-12-09								
569	Previous Filing Type	RFG-7								
570	Current Average Premium	\$	330.05							
571	Proposed Average Premium	\$	330.05							
572	Exposures	40								
573	Written Premium	\$	13,202							

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O					
1	NBIB Cover Sheet												Version	3.11						
2	Submit Filing to:	filings@nbib-canb.org			<b>NBIB Document Name:</b>		2018-01-16	Lloyds	MC	RFG-7	Filing Summary	Original/Amendment/Response								
3	<b>**Please Ensure Macros are Enabled on the Spreadsheet**</b>					Language	English													
4	Company Name	Lloyd's Underwriters					Date of Filing:	YYYY-MM-DD	January 16, 2018											
5						Company Short Name	Lloyds		Amendment Date(s):											
6						GROUP														
7	Filing Type:	RFG - 7 Simplified Rate Filing																		
8	Vehicle Type:	Motorcycles and/or Mopeds																		
9	Overall Selected Rate Change:	0.00%				<b>OFFICE USE ONLY</b>														
10	Indicated Rate change			<b>Indication Only Required for RFG-1</b>		Billing Number:		2017-377												
12	Proposed Effective Dates:	New	February 1, 2018		YYYY-MM-DD	<b>FINAL Filing Received</b>														
13		Renewal	February 1, 2018		YYYY-MM-DD															
15	<b>Non-Confidential Company Information</b>																			
16	<b>Contact Information</b>																			
17	Name	Myène Labelle					Mailing Address	110 Sheppard Ave. East					Distribution							
18	Title	Principal						Suite 900					Target Market	Accommodation						
19	Phone Number	416-696-3048						Toronto, ON M2N 7A3					Primary Market	Accommodation						
20	Email Address	mlabelle@eckler.ca											Distribution Channel	Broker						
23	Adopting rates from a Sister Company	No		Sister Company adopting rates		No														
24		If Yes		From which Company																
26	Details on what coverages are being adopted																			
30																				
31																				
32																				
33																				
105	<b>Table 1 - Capping</b>																			
106	<b>Current Capping</b>					<b>No</b>					<b>Proposed NEW capping</b>					<b>No</b>				
107	Continue with this capping																			
108	Capping Amount										Capping Amount									
109	On what basis										On what basis									
173	<b>Previous Filing</b>																			
174	Provide the following information on the previous filing for this class of vehicle:																			
175	NBIB Reference Number	2016-354																		
176	Approved Rate Change	0.00%																		
177	Date of Filing	2016-12-09																		
178	Previous Filing Type	RFG-7																		
179	Current Average Premium	\$ 330.05																		
180	Proposed Average Premium	\$ 330.05																		
181	Exposures	40																		
182	Written Premium	\$ 13,202																		
183																				

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
1	<b>CONFIDENTIAL SUMMARY SHEET</b>															
3	Company Name		Lloyd's Underwriters						Date of Filing:		YYYY-MM-DD		2018-01-16			
4			Company Short Name						Lloyds		Amendment Date(s):		1900-01-00			
5	Filing Type:		RFG - 7 Simplified Rate Filing		GROUP								1900-01-00			
6	Vehicle Type:		Motorcycles and/or Mopeds										1900-01-00			
7	Overall Selected Rate Change:		0.00%										1900-01-00			
8	Indicated Rate change		0.00%										1900-01-00			
9													1900-01-00			
17	<b>Proposal</b>															
22	<b>Purpose and Scope</b>															
40	<b>Table 4 - Proposed Changes</b>															
41	Y/N		Description of proposed change(s)										Impact			
42	Y		No Change										0.00%			
103	<b>Table 5 - Current Written Exposures</b>															
104	Statistical Territory	Bodily Injury	Property Damage	Direct Comp - Property Damage	Accident Benefits	Uninsured Auto	Health Services Levy	Total Mandatory Coverage	Collision	Comprehensive	Specified Perils	All Perils	SEF 44	Total Optional Coverage	All Coverages Combined	
105	1															
106	2															
107	3															
108	4															
109	5															
110	6															
111	7															
112	8															
113	9															
114	10															
115	11															
116	Provincial	82	74	77	82	79	n/a	82	n/a	17	n/a	24	75	82	82	
117	An annual policy covering a single vehicle counts as one exposure while an annual policy covering two vehicles counts as two exposures. A semi-annual policy covering one vehicle counts as 0.5 exposures while a semi-annual policy covering two policies counts as one exposure.															
119	<b>Table 6 - Current Average Written Premium at current rate level \$</b>															
120	Statistical Territory	Bodily Injury	Property Damage	Direct Comp - Property Damage	Accident Benefits	Uninsured Auto	Health Services Levy	Total Mandatory Coverage	Collision	Comprehensive	Specified Perils	All Perils	SEF 44	Total Optional Coverage	All Coverages Combined	
121	1															
122	2															
123	3															
124	4															
125	5															
126	6															
127	7															
128	8															
129	9															
130	10															
131	11															
132	Provincial	\$ 70.56	\$ 1.61	\$ 4.42	\$ 113.23	\$ 7.68	n/a	\$ 196.79	n/a	\$ 181.59	n/a	\$ 265.79	\$ 37.95	\$ 150.15	\$ 346.94	
223	<b>Table 14 Premium Distribution</b>															
224			Mandatory		56.73%		Optional		43.27%							
236	<b>Table 16 - Exposures and Premiums</b>															
237			Exposures			Premiums			Average Premium							
238	Renewal Year		In-force	Written	Earned	In-force	Written	Earned	In-force	Written	Earned					
239	4th Prior Accident Year		2012	0	0		\$0	\$0		\$0	\$0					
240	3rd Prior Accident Year		2013	47	25		\$14,991	\$7,688		\$319	\$308					
241	2nd Prior Accident Year		2014	56	53		\$18,147	\$17,114		\$324	\$323					
242	1st Prior Accident Year		2015	40	50		\$12,965	\$16,179		\$324	\$324					
243	Current Accident Year		2016	82	59		\$28,449	\$20,255		\$347	\$343					
245	Span of Accident Year (e.g. Jan 1 to Dec 31)				From	January	1		To	December	31					
247			% Changes in exposures			% Change in average premium										
248	Renewal Year		In-force	Written	Earned	In-force	Written	Earned								
249	4th Prior Accident Year		2012													
250	3rd Prior Accident Year		2013	0.00%	0.00%		0.00%	0.00%								
251	2nd Prior Accident Year		2014	19.15%	112.00%		1.60%	5.00%								
252	1st Prior Accident Year		2015	-28.57%	-5.66%		0.02%	0.21%								
253	Current Accident Year		2016	105.00%	18.00%		7.04%	6.10%								
475	<b>Table 23 Prior Filings Table</b>															
476	Billing Number:		2016-354			2015-209			2014-214			2013-268				
477			Prior Filing			2nd Prior Filing			3rd Prior Filing			4th Prior Filing				

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
478	Date of Filing:		YYYY-MM-DD	2016-12-09			2015-08-20			2014-08-20			2013-08-20		
479	New Business		YYYY-MM-DD	2017-11-15			2016-02-01			2015-03-01			2013-11-01		
480	Renewal Business		YYYY-MM-DD	2017-11-15			2016-03-01			2015-03-01			2013-11-01		
481	Coverage			Indicated	Selected	Board Approved	Indicated	Selected	Board Approved	Indicated	Selected	Board Approved	Indicated	Selected	Board Approved
482	Bodily Injury			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
483	Property Damage			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
484	Direct Comp - Property Damage			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
485	Accident Benefits			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
486	Uninsured Auto			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
487	Health Services Levy			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
488	Total Mandatory Coverage			<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>	<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>	<b>N/A</b>	<b>2.54%</b>	<b>2.54%</b>	<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>
489	Collision			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
490	Comprehensive			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
491	Specified Perils			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
492	All Perils			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
493	SEF 44			N/A	0.00%	0.00%	N/A	0.00%	0.00%	N/A	2.54%	2.54%	N/A	0.00%	0.00%
494	Total Optional Coverage			<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>	<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>	<b>N/A</b>	<b>2.54%</b>	<b>2.54%</b>	<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>
495															
496	All Coverages Combined			<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>	<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>	<b>N/A</b>	<b>2.54%</b>	<b>2.54%</b>	<b>N/A</b>	<b>0.00%</b>	<b>0.00%</b>
498	* Last five approved rate level changes excluding updates to rate group tables														
499	State the average cumulative rate change that occurred within the 12 months before the proposed rate change is expected to be effective for renewal business, based on all coverages combined.														
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