

**PROVINCE OF NEWFOUNDLAND and LABRADOR  
 BOARD of COMMISSIONERS of PUBLIC UTILITIES  
 PRIVATE PASSENGER AUTOMOBILE INSURANCE BENCHMARKS  
 BASE RATE RANGES**

<b>Coverage</b>		<b>Territory 1</b>	<b>Territory 2</b>	<b>Territory 3</b>
Third Party Liability		\$631 - \$771	\$349 - \$428	\$253 - \$342
Collision	MSRP	\$155 - \$188	\$171 - \$209	\$186 - \$252
	CLEAR	\$133 - \$162	\$140 - \$172	\$160 - \$217
Comprehensive	MSRP	\$86 - \$105	\$69 - \$83	\$82 - \$111
	CLEAR	\$90 - \$110	\$72 - \$88	\$86 - \$93
Specified Perils	MSRP	\$26 - \$39	\$14 - \$21	\$13 - \$20
	CLEAR	\$23 - \$36	\$13 - \$19	\$13 - \$18
All Perils	MSRP	\$223 - \$270	\$225 - \$274	\$250 - \$339
	CLEAR	\$204 - \$248	\$196 - \$241	\$228 - \$290
Accident Benefits		\$51 - \$120	\$44 - \$103	\$44 - \$103
Uninsured Motorist		\$23 - \$52	\$9 - \$21	\$6 - \$17