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

Rate Filing Information	
Name of Insurer	Intact Insurance Company
Type of Business	Interurban Vehicles
New Business Effective Date	August 16, 2020
Renewal Business Effective Date	August 16, 2020
Board Order #	A.I. 21(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	N/A
Property Damage - Tort	N/A
DCPD	N/A
Accident Benefits	N/A
Uninsured Auto	N/A
SEF #44	N/A
Collision	N/A
Comprehensive	N/A
Specified Perils	N/A
All Perils	N/A
Total Overall	N/A

Current Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	***1369***	***Incl. with BI as TPL***	***N/A***	***84***	***Incl. in AB***	***14***	***848***	***253***	***0***	***0***
005	***0***	***Incl. with BI as TPL***	***N/A***	***0***	***Incl. in AB***	***0***	***0***	***0***	***0***	***0***
006	***0***	***Incl. with BI as TPL***	***N/A***	***0***	***Incl. in AB***	***0***	***0***	***0***	***0***	***0***
007	***635***	***Incl. with BI as TPL***	***N/A***	***45***	***Incl. in AB***	***7***	***920***	***397***	***136***	***317***

Proposed Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	***N/A***			***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***
005	***N/A***			***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***
006	***N/A***			***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***
007	***N/A***			***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***	***N/A***

Summary of Changes/Additional Information
IAO Rate Group Table Update
Please note that, we do not have the capability to re-rate our portfolio with the new rate group table. Thus, we cannot calculate the impact of this change.
As a result, the proposed rates in the filing have been marked as “N/A”. However, we know that an update to the IAO rate group table depreciates rate groups, resulting in an
overall negative impact on the book of business.