

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	Public 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	546	Included in BI	N/A	33	Included in AB	9	251	180	N/A	110
005	610	Included in BI	N/A	69	Included in AB	9	255	150	N/A	0
006	651	Included in BI	N/A	30	Included in AB	21	0	0	N/A	81
007	631	Included in BI	N/A	67	Included in AB	9	290	158	N/A	0

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	
The premiums and units presented in this file are for all Public Vehicles. However, Busses are the only Public Vehicle risk type with rates dependent on Rate Group Table.	
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.	

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.