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

Company and Contact Information	
Name of Insurer	Intact Insurance Company
Type of Business	Commercial Vehicles
New Business Effective Date	October 13th, 2020
Renewal Business Effective Date	November 13th, 2020
Board Order #	A.I. 59(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2%
Property Damage - Tort	0%
DCPD	0%
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	-1.4%

Current Average Written Premium

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***$1,641***		***$278***	***Included in AB***	***$6***	***$420***	***$295***	***$54***
005	***$0***		***$0***	***$0***	***$0***	***$0***	***$0***	***$0***
006	***$699***		***$79***	***Included in AB***	***$5***	***$435***	***$321***	***$81***
007	***$957***		***$89***	***Included in AB***	***$6***	***$430***	***$256***	***$82***

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***$1,328***	***Included in BI***	***$280***	***$278***	***Included in AB***	***$6***	***$420***	***$295***	***$54***
005	***$0***	***Included in BI***	***$0***	***$0***	***$0***	***$0***	***$0***	***$0***	***$0***
006	***$568***	***Included in BI***	***$118***	***$79***	***Included in AB***	***$5***	***$435***	***$321***	***$81***
007	***$776***	***Included in BI***	***$161***	***$89***	***Included in AB***	***$6***	***$430***	***$256***	***$82***

Summary of Changes/Additional Information
Introduction of Direct Compensation Property Damage (“DCPD”) for all vehicles
Increase in the deductible applicable to all pain and suffering awards from $2,500 to $5,000.