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
Type of Business	Private Passenger Vehicle
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	-2.0%
Property Damage - Tort	N/A
DCPD	N/A
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-1.1%

Current Average Written Premium

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***$850***		***$142***	***$23***	***$8***	***$318***	***$188***	***$46***
005	***$457***		***$82***	***$11***	***$8***	***$304***	***$172***	***$43***
006	***$354***		***$58***	***$7***	***$8***	***$316***	***$183***	***$37***
007	***$480***		***$84***	***$11***	***$8***	***$309***	***$165***	***$40***

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	***$660***	***Incl. In BI***	***$181***	***$142***	***$23***	***$8***	***$318***	***$188***	***$46***
005	***$353***	***Incl. In BI***	***$95***	***$82***	***$11***	***$8***	***$304***	***$172***	***$43***
006	***$273***	***Incl. In BI***	***$72***	***$58***	***$7***	***$8***	***$316***	***$183***	***$37***
007	***$372***	***Incl. In BI***	***$99***	***$84***	***$11***	***$8***	***$309***	***$165***	***$40***

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing.
(e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)