

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

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Private Passenger Vehicle
New Business Effective Date	June 3, 2020
Renewal Business Effective Date	July 3, 2020
Board Order #	A.I. 11(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	5.5%	4.1%
Property Damage - Tort	Incl. in BI	Incl. in BI
DCPD	Incl. in BI	Incl. in BI
Uninsured Auto	53.9%	0.0%
Underinsured Motorist	-44.2%	0.0%
Accident Benefits	57.6%	56.2%
Collision	-15.8%	-16.5%
Comprehensive	-13.0%	-13.6%
Specified Perils	Incl. in Comp	Incl. in Comp
All Perils	-24.5%	-16.1%
Total Overall	1.4%	-0.1%

Current Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	<b>836</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>22</b>	<b>8</b>	<b>94</b>	<b>390</b>	<b>220</b>	<b>48</b>
005	<b>458</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>11</b>	<b>8</b>	<b>56</b>	<b>376</b>	<b>204</b>	<b>49</b>
006	<b>352</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>7</b>	<b>8</b>	<b>39</b>	<b>388</b>	<b>216</b>	<b>36</b>
007	<b>473</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>11</b>	<b>8</b>	<b>56</b>	<b>378</b>	<b>193</b>	<b>42</b>

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	<b>878</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>22</b>	<b>8</b>	<b>148</b>	<b>329</b>	<b>192</b>	<b>49</b>
005	<b>464</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>11</b>	<b>8</b>	<b>85</b>	<b>308</b>	<b>173</b>	<b>48</b>
006	<b>359</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>7</b>	<b>8</b>	<b>60</b>	<b>321</b>	<b>185</b>	<b>35</b>
007	<b>488</b>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<b>11</b>	<b>8</b>	<b>86</b>	<b>316</b>	<b>165</b>	<b>42</b>

Rate Capping Provisions	
Proposed Rate Cap	30%
Length of Cap	1 year

Summary of Changes/Additional Information
Changes to base rates in order to off-balance all other changes and to achieve indicated rates are proposed.
Changes to current rating factors differentials are proposed (Chargeable Claims, Minor Convictions, and Years Licensed).
Change to the Non Payment Cancellation surcharge is proposed.
Introduction of a new rating variable in our rating algorithm.

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.