

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

**Filing Information**

Name of Insurer	Intact Insurance Company
Type of Business	Commercial Vehicles
New Business Effective Date	May 17, 2021
Renewal Business Effective Date	June 17, 2021
Board Order #	A.I. 2(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury		
Property Damage - Tort		
DCPD		
Uninsured Auto		
Underinsured Motorist		
Accident Benefits		
Collision		
Comprehensive		
Specified Perils		
All Perils		
Total Overall		

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004										
005										
006										
007										

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004										
005										
006										
007										

**Rate Capping Provisions**

Proposed Rate Cap	
Length of Cap	

**Summary of Changes/Additional Information**

In this filing we are proposing adding NSEF 27 - Legal Liability for Damage to Non-Owned Automobiles and NSEF 35 - Emergency Service Expense.
In addition we are amending the pricing for NSEF 43R/43R(L) - Limited Waiver of Depreciation as well as adding a bundled endorsement discount.

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.