

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

Filing Information	
Name of Insurer	Intact Insurance Company
Type of Business	Commercial Auto
New Business Effective Date	November 20, 2023
Renewal Business Effective Date	December 20, 2023
Board Order #	A.I 41(2023)
Board Decision	Denied

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-7.6%	-2.4%
Property Damage - Tort	Included in BI	Included in BI
DCPD	Included in BI	Included in BI
Uninsured Auto	Included in AB	Included in AB
Underinsured Motorist	-76.9%	0.0%
Accident Benefits	6.4%	4.5%
Collision	39.5%	22.0%
Comprehensive	61.3%	24.0%
Specified Perils	61.3%	24.0%
All Perils	-0.4%	-1.0%
Total Overall	6.8%	4.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1273	Included in BI	Included in BI	Included in AB	20	95	356	223	43	534
005	0	Included in BI	Included in BI	Included in AB	0	0	0	0	0	0
006	597	Included in BI	Included in BI	Included in AB	21	78	388	255	42	383
007	747	Included in BI	Included in BI	Included in AB	21	83	364	207	62	537

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1242	Included in BI	Included in BI	Included in AB	20	100	435	277	53	528
005	0	Included in BI	Included in BI	Included in AB	0	0	0	0	0	0
006	582	Included in BI	Included in BI	Included in AB	21	82	473	317	52	379
007	729	Included in BI	Included in BI	Included in AB	21	86	444	256	77	531

Rate Capping Provisions	
Proposed Rate Cap	15%
Length of Cap	2 years

Summary of Changes/Additional Information
Our proposed rate changes result in an overall uncapped impact of 4.47% on a combined coverage basis.
The proposed changes include:
- Base rate changes by coverage, uniform by territory;
- Capping

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.