

**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	February 15, 2021
Renewal Business Effective Date	March 15, 2021
Board Order #	A.I. 137(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	5.8%	5.0%
Property Damage - Tort	Included in BI	Included in BI
DCPD	Included in BI	5.0%
Uninsured Auto	Included in AB	Included in AB
Underinsured Motorist	-74.6%	0.0%
Accident Benefits	2.9%	1.0%
Collision	18.9%	15.0%
Comprehensive	15.3%	7.5%
Specified Perils	15.3%	7.5%
All Perils	17.5%	13.4%
Total Overall	7.9%	6.6%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	689	Included in BI	145	Included in AB	11	59	226	156	29	327
005	0	Included in BI	0	Included in AB	0	0	0	0	0	0
006	323	Included in BI	67	Included in AB	11	45	246	167	41	246
007	409	Included in BI	85	Included in AB	12	50	236	136	42	319

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	723	Included in BI	152	Included in AB	11	60	257	167	30	368
005	0	Included in BI	0	Included in AB	0	0	0	0	0	0
006	342	Included in BI	71	Included in AB	11	46	290	180	43	316
007	430	Included in BI	89	Included in AB	12	50	275	147	45	364

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

Summary of Changes/Additional Information
Our proposed rates overall uncapped impact is 6.59% on a combined coverage basis.
The proposed changes include:
- Base rate changes by coverage uniform by territory
- Adjustments to: Driving Record, Vehicle Age, Deductibles, Driving Experience (Years Licensed), Multi-Vehicle Discount, Multi-Policy Discount, Minor Conviction Surcharge
- Introduction of new rating variables/discounts: Number of Years Claims free, Vehicle Year, New Business Loyalty Discount
- 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.