

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

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Private Passenger Vehicle
New Business Effective Date	April 6, 2022
Renewal Business Effective Date	May 6, 2022
Board Order #	A.I. 2(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-1.2%
Property Damage - Tort	n/a	Incl. in BI
DCPD	n/a	-1.2%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	-1.4%
Collision	n/a	-1.0%
Comprehensive	n/a	-1.0%
Specified Perils	n/a	-1.2%
All Perils	n/a	-0.3%
Total Overall	n/a	-1.1%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	671	<i>Incl. In BI</i>	193	23	8	139	328	210	53	500
005	377	<i>Incl. In BI</i>	102	11	8	84	314	202	49	536
006	301	<i>Incl. In BI</i>	78	7	8	58	316	221	36	0
007	388	<i>Incl. In BI</i>	106	11	8	84	315	195	43	544

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	663	<i>Incl. In BI</i>	190	23	8	137	324	208	52	503
005	367	<i>Incl. In BI</i>	100	11	8	82	309	196	48	523
006	300	<i>Incl. In BI</i>	78	7	8	58	316	222	35	0
007	386	<i>Incl. In BI</i>	105	11	8	83	314	195	43	532

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 proposed changes.
Changes to current rating factors differentials, endorsement and new rating variables/discounts.

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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.