

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

Filing Information	
Name of Insurer	Belair Insurance Inc.
Type of Business	Private Passenger Automobiles
New Business Effective Date	September 11, 2023
Renewal Business Effective Date	January 2, 2024
Board Order #	A.I. 24(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.3%
Property Damage - Tort	N/A	Incl. in BI
DCPD	N/A	0.0%
Uninsured Auto	N/A	Incl. in AB
Underinsured Motorist	N/A	Incl. in BI
Accident Benefits	N/A	0.0%
Collision	N/A	17.4%
Comprehensive	N/A	9.2%
Specified Perils	N/A	Incl. in Comp
All Perils	N/A	Incl. in Coll and Comp
Total Overall	N/A	5.7%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	598	<i>incl. in BI</i>	182	<i>incl. in AB</i>	<i>incl. in BI</i>	115	369	169	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
005	353	<i>incl. in BI</i>	98	<i>incl. in AB</i>	<i>incl. in BI</i>	91	348	163	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
006	319	<i>incl. in BI</i>	82	<i>incl. in AB</i>	<i>incl. in BI</i>	85	407	205	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
007	352	<i>incl. in BI</i>	96	<i>incl. in AB</i>	<i>incl. in BI</i>	89	344	153	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	597	<i>incl. in BI</i>	182	<i>incl. in AB</i>	<i>incl. in BI</i>	115	432	180	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
005	356	<i>incl. in BI</i>	98	<i>incl. in AB</i>	<i>incl. in BI</i>	91	413	177	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
006	322	<i>incl. in BI</i>	82	<i>incl. in AB</i>	<i>incl. in BI</i>	85	475	223	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
007	355	<i>incl. in BI</i>	96	<i>incl. in AB</i>	<i>incl. in BI</i>	89	406	174	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>

Rate Capping Provisions	
Proposed Rate Cap	± 5%
Length of Cap	1 Year

Summary of Changes/Additional Information
Pricing change for SEF20, SEF27, Autocomfort Package and SEF13C
Introduction off SEF2, SEF16, SEF17 and SEF43R/SEF43L
Replacing SEF35 by new Roadside Assistance Endorsement
Replacing Responsible Driver Guarantee by new Accident Forgiveness Endorsement

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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.