

**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	August 9th, 2024
Renewal Business Effective Date	September 9th, 2024
Board Order #	A.I. 32(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	Incl. in BI
DCPD	n/a	22.6%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	2.0%
Comprehensive	n/a	4.1%
Specified Perils	n/a	1.4%
All Perils	n/a	2.2%
Total Overall	n/a	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	644	<i>Incl. In BI</i>	253	22	8	127	377	249	55	600
005	349	<i>Incl. In BI</i>	134	11	9	75	355	223	46	669
006	287	<i>Incl. In BI</i>	113	7	8	57	383	259	53	0
007	370	<i>Incl. In BI</i>	143	11	9	78	366	231	49	609

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	643	<i>Incl. In BI</i>	302	22	8	126	384	258	55	608
005	346	<i>Incl. In BI</i>	169	11	9	75	363	234	47	722
006	287	<i>Incl. In BI</i>	148	7	8	58	393	271	56	0
007	373	<i>Incl. In BI</i>	181	11	9	79	374	240	50	624

Rate Capping Provisions	
Proposed Rate Cap	30%
Length of Cap	1 year

Summary of Changes/Additional Information
Segmentation changes
Discount changes
Changes to base rates in order to off-balance segmentation changes and discount changes
Endorsement changes
Removal of RSA specific capping
CLEAR table update (change to 2024 instead of 2023)

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.