

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

Filing Information	
Name of Insurer	Belair Insurance Company Inc.
Type of Business	Private Passenger Vehicle
New Business Effective Date	November 3rd, 2024
Renewal Business Effective Date	January 3rd, 2025
Board Order #	A.I. 56(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	6.5%	6.4%
Property Damage - Tort	Incl. in BI	Incl. in BI
DCPD	42.5%	42.5%
Uninsured Auto	Incl. in AB	Incl. in AB
Underinsured Motorist	Incl. in BI	Incl. in BI
Accident Benefits	3.5%	3.5%
Collision	7.4%	5.3%
Comprehensive	-10.9%	-7.1%
Specified Perils	0.0%	4.5%
All Perils	9.7%	8.7%
Total Overall	8.5%	8.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	681	<i>Incl. in BI</i>	197	<i>Incl. in AB</i>	<i>Incl. in BI</i>	115	387	177	48	581
005	370	<i>Incl. in BI</i>	89	<i>Incl. in AB</i>	<i>Incl. in BI</i>	92	361	171	32	493
006	329	<i>Incl. in BI</i>	73	<i>Incl. in AB</i>	<i>Incl. in BI</i>	84	420	218	24	661
007	361	<i>Incl. in BI</i>	86	<i>Incl. in AB</i>	<i>Incl. in BI</i>	90	351	166	29	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	727	<i>Incl. in BI</i>	280	<i>Incl. in AB</i>	<i>Incl. in BI</i>	119	410	167	51	633
005	391	<i>Incl. in BI</i>	127	<i>Incl. in AB</i>	<i>Incl. in BI</i>	95	377	156	33	534
006	347	<i>Incl. in BI</i>	104	<i>Incl. in AB</i>	<i>Incl. in BI</i>	88	441	192	26	833
007	382	<i>Incl. in BI</i>	122	<i>Incl. in AB</i>	<i>Incl. in BI</i>	94	367	151	30	567

Rate Capping Provisions	
Proposed Rate Cap	19%
Length of Cap	1 year

Summary of Changes/Additional Information
Changes to base rates in order to off-balance all other changes and to achieve indicated rates are proposed.
Changes to discounts and endorsements.
Updated CLEAR table.

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.