

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 46(2024)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 Intact Insurance Company for approval
8 to implement changes to reimbursement
9 limits for its Roadside Assistance
10 Endorsement.
11
12

13 **WHEREAS** on July 10, 2024 Intact Insurance Company (“Intact”) applied to the Board under the
14 Supplemental filing option for approval of changes to reimbursement limits under its Roadside
15 Assistance Endorsement; and
16

17 **WHEREAS** Intact proposed to increase reimbursement limits at no additional cost to insureds;
18 and
19

20 **WHEREAS** there is no rate level impact associated with this change; and
21


22 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
23

24 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
27 **Insurance Companies Act** or the respective regulations thereunder.
28
29


30 **IT IS THEREFORE ORDERED THAT:**
31

- 32 1. The proposal received July 10, 2024 from Intact Insurance Company for changes to
33 reimbursement limits under its Roadside Assistance Endorsement is approved to be effective
34 no sooner than September 10, 2024 for new business and October 10, 2024 for renewals.


DATED at St. John's, Newfoundland and Labrador, this 5th day of September, 2024.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary