

## Automobile Insurance Rate Filing Summary

## IAO Filing

Filing Information	
Name of Insurer	Intact Insurance Company
Type of Business	Commerical Vehicles
New Business Effective Date	June 26, 2025
Renewal Business Effective Date	July 26, 2025
Board Order #	A.I. 15(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	658	Incl. in BI	136	Incl. in AB	13	59	281	172	49	433
005	0	Incl. in BI	0	Incl. in AB	0	0	0	390	0	0
006	320	Incl. in BI	65	Incl. in AB	13	46	322	177	59	377
007	379	Incl. in BI	78	Incl. in AB	13	50	299	162	54	449

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	658	Incl. in BI	136	Incl. in AB	13	59	277	168	48	429
005	0	Incl. in BI	0	Incl. in AB	0	0	0	390	0	0
006	320	Incl. in BI	65	Incl. in AB	13	46	316	174	59	374
007	379	Incl. in BI	78	Incl. in AB	13	50	294	159	54	445

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

[illegible]

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.

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

Filing Information	
Name of Insurer	Intact Insurance Company
Type of Business	Public Vehicles
New Business Effective Date	June 26, 2025
Renewal Business Effective Date	July 26, 2025
Board Order #	A.I. 15(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	971	Incl. in BI	Incl. in BI	Incl. in AB	9	191	185	73	0	0
005	502	Incl. in BI	Incl. in BI	Incl. in AB	9	137	668	320	0	0
006	0	Incl. in BI	Incl. in BI	Incl. in AB	0	0	0	0	0	0
007	657	Incl. in BI	Incl. in BI	Incl. in AB	10	141	359	186	0	335

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information
IAO Rate Group Table Update
The premiums and units presented in this file are for all Public Vehicles. However, Busses are the only Public Vehicle risk type with rates dependent on Rate Group Table.

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