

**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	Motorcycles and Mopeds
New Business Effective Date	2023-09-11
Renewal Business Effective Date	2024-01-02
Board Order #	A.I. 17(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.3%
Property Damage - Tort	N/A	incl. with BI
DCPD	N/A	-0.5%
Uninsured Auto	N/A	incl. with AB
Underinsured Motorist	N/A	0.7%
Accident Benefits	N/A	0.1%
Collision	N/A	-0.4%
Comprehensive	N/A	-3.5%
Specified Perils	N/A	0.0%
All Perils	N/A	N/A
Total Overall	N/A	-0.4%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	117	<i>incl. with BI</i>	9	<i>incl. with AB</i>	45	75	261	163	150	<i>N/A</i>
005	120	<i>incl. with BI</i>	9	<i>incl. with AB</i>	37	71	297	191	128	<i>N/A</i>
006	126	<i>incl. with BI</i>	10	<i>incl. with AB</i>	40	75	281	168	108	<i>N/A</i>
007	120	<i>incl. with BI</i>	9	<i>incl. with AB</i>	40	66	277	147	111	<i>N/A</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	117	<i>incl. with BI</i>	9	<i>incl. with AB</i>	44	74	254	147	154	<i>N/A</i>
005	119	<i>incl. with BI</i>	9	<i>incl. with AB</i>	41	74	302	179	132	<i>N/A</i>
006	127	<i>incl. with BI</i>	10	<i>incl. with AB</i>	45	82	301	168	144	<i>N/A</i>
007	121	<i>incl. with BI</i>	9	<i>incl. with AB</i>	41	67	282	157	117	<i>N/A</i>

Rate Capping Provisions	
Proposed Rate Cap	-25% / 15%
Length of Cap	1 year

Summary of Changes/Additional Information
Discount/Surcharge changes
Deductible/Liability limit changes
Rating variable changes
Algorithm changes

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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	All-Terrain Vehicles
New Business Effective Date	2023-09-11
Renewal Business Effective Date	2024-01-02
Board Order #	A.I. 17(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-0.1%
Property Damage - Tort	N/A	incl. with BI
DCPD	N/A	1.4%
Uninsured Auto	N/A	incl. with AB
Underinsured Motorist	N/A	0.3%
Accident Benefits	N/A	0.4%
Collision	N/A	0.1%
Comprehensive	N/A	0.0%
Specified Perils	N/A	-0.4%
All Perils	N/A	N/A
Total Overall	N/A	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	75	<i>incl. with BI</i>	6	<i>incl. with AB</i>	31	29	40	41	14	<i>N/A</i>
005	74	<i>incl. with BI</i>	6	<i>incl. with AB</i>	27	27	34	33	15	<i>N/A</i>
006	75	<i>incl. with BI</i>	6	<i>incl. with AB</i>	29	29	41	40	9	<i>N/A</i>
007	74	<i>incl. with BI</i>	6	<i>incl. with AB</i>	25	28	37	43	10	<i>N/A</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	74	<i>incl. with BI</i>	6	<i>incl. with AB</i>	30	29	39	40	14	<i>N/A</i>
005	75	<i>incl. with BI</i>	6	<i>incl. with AB</i>	31	29	37	37	15	<i>N/A</i>
006	77	<i>incl. with BI</i>	6	<i>incl. with AB</i>	31	32	45	43	10	<i>N/A</i>
007	74	<i>incl. with BI</i>	6	<i>incl. with AB</i>	26	28	38	42	10	<i>N/A</i>

Rate Capping Provisions	
Proposed Rate Cap	+/- 20%
Length of Cap	1 year

Summary of Changes/Additional Information	
Discount/Surcharge changes	
Deductible/Liability limit changes	

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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	Snow Vehicles
New Business Effective Date	2023-09-11
Renewal Business Effective Date	2024-01-02
Board Order #	A.I. 17(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.4%
Property Damage - Tort	N/A	incl. with BI
DCPD	N/A	0.9%
Uninsured Auto	N/A	0.0%
Underinsured Motorist	N/A	-0.8%
Accident Benefits	N/A	-1.1%
Collision	N/A	0.0%
Comprehensive	N/A	0.1%
Specified Perils	N/A	0.1%
All Perils	N/A	N/A
Total Overall	N/A	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	19	incl. with BI	1	10	14	18	27	53	37	NA
005	19	incl. with BI	1	10	15	17	14	34	41	NA
006	20	incl. with BI	1	11	14	19	52	86	29	NA
007	19	incl. with BI	1	11	12	17	22	55	32	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	19	incl. with BI	1	10	14	17	27	52	37	NA
005	19	incl. with BI	1	10	15	18	15	36	43	NA
006	19	incl. with BI	1	11	14	20	51	88	29	NA
007	19	incl. with BI	1	11	12	17	22	55	32	NA

Rate Capping Provisions	
Proposed Rate Cap	- 30% / +20%
Length of Cap	1 year

Summary of Changes/Additional Information	
Discount/Surcharge changes	
Deductible/Liability limit changes	

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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	Camper Units
New Business Effective Date	2023-09-11
Renewal Business Effective Date	2024-01-02
Board Order #	A.I. 17(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	included in BI
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	-4%
All Perils	N/A	0%
Total Overall	N/A	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2	incl. with BI	N/A	N/A	N/A	N/A	60	91	2	N/A
005	0	incl. with BI	N/A	N/A	N/A	N/A	25	58	0	N/A
006	4	incl. with BI	N/A	N/A	N/A	N/A	157	157	0	N/A
007	4	incl. with BI	N/A	N/A	N/A	N/A	86	137	0	N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	2	incl. with BI	N/A	N/A	N/A	N/A	60	90	2	N/A
005	0	incl. with BI	N/A	N/A	N/A	N/A	23	47	0	N/A
006	4	incl. with BI	N/A	N/A	N/A	N/A	124	144	0	N/A
007	4	incl. with BI	N/A	N/A	N/A	N/A	89	144	0	N/A

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

Summary of Changes/Additional Information
Discount/Surcharge changes
Rate group table updates
Structural change in algorithm

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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	Travel Trailers and Other Trailers
New Business Effective Date	2023-09-11
Renewal Business Effective Date	2024-01-02
Board Order #	A.I. 17(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	included in BI
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	4	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	50	166	5	N/A
005	4	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	58	184	10	N/A
006	6	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	91	207	5	N/A
007	5	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	52	208	5	N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	4	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	50	165	5	N/A
005	4	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	58	185	10	N/A
006	6	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	90	211	5	N/A
007	5	<i>incl. with BI</i>	N/A	N/A	N/A	N/A	52	208	5	N/A

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

Summary of Changes/Additional Information
Discount/Surcharge changes
Rate group table updates
Structural change in algorithm

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