

**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	Commercial Vehicles
New Business Effective Date	August 12, 2023
Renewal Business Effective Date	September 12, 2023
Board Order #	A.I. 18(2023)
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	699	<i>Incl. in BI</i>	147	<i>Incl. in AB</i>	13	58	224	138	35	327
005	0	<i>Incl. in BI</i>	0	<i>Incl. in AB</i>	0	0	0	143	0	0
006	328	<i>Incl. in BI</i>	69	<i>Incl. in AB</i>	12	45	239	145	42	299
007	401	<i>Incl. in BI</i>	85	<i>Incl. in AB</i>	12	49	239	130	44	363

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	699	<i>Incl. in BI</i>	147	<i>Incl. in AB</i>	13	58	218	135	36	324
005	0	<i>Incl. in BI</i>	0	<i>Incl. in AB</i>	0	0	0	143	0	0
006	328	<i>Incl. in BI</i>	69	<i>Incl. in AB</i>	12	45	234	143	46	297
007	401	<i>Incl. in BI</i>	85	<i>Incl. in AB</i>	12	49	234	129	47	360

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

Summary of Changes/Additional Information	
IAO Rate Group Table Update	

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	August 12, 2023
Renewal Business Effective Date	September 12, 2023
Board Order #	A.I. 18(2023)
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	1090	Incl. in BI	Incl. in BI	Incl. in AB	9	227	199	100	0	0
005	861	Incl. in BI	Incl. in BI	Incl. in AB	9	82	536	224	0	0
006	0	Incl. in BI	Incl. in BI	Incl. in AB	0	0	0	0	0	0
007	658	Incl. in BI	Incl. in BI	Incl. in AB	9	144	328	165	0	270

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.
Please note that, we do not have the capability to re-rate our portfolio with the new rate group table. Thus, we cannot calculate the impact of this change.
As a result, the proposed rates in the filing have been marked as "N/A". However, we know that an update to the IAO rate group table depreciates rate groups, resulting in an overall negative impact on the book of business.

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