

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

Filing Information	
Name of Insurer	Belair Insurance Inc.
Type of Business	Private Passenger Automobiles
New Business Effective Date	September 11, 2023
Renewal Business Effective Date	January 2, 2024
Board Order #	A.I. 23(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.0%
Property Damage - Tort	N/A	Incl. in BI
DCPD	N/A	0.0%
Uninsured Auto	N/A	Incl. in AB
Underinsured Motorist	N/A	Incl. in BI
Accident Benefits	N/A	0.0%
Collision	N/A	0.0%
Comprehensive	N/A	0.0%
Specified Perils	N/A	Incl. in Comp
All Perils	N/A	Incl. in Coll and Comp
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	<b>613</b>	<i>incl. in BI</i>	<b>186</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>108</b>	<b>284</b>	<b>165</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
005	<b>322</b>	<i>incl. in BI</i>	<b>92</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>99</b>	<b>248</b>	<b>141</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
006	<b>277</b>	<i>incl. in BI</i>	<b>76</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>80</b>	<b>305</b>	<b>178</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
007	<b>321</b>	<i>incl. in BI</i>	<b>91</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>97</b>	<b>246</b>	<b>133</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</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	<b>595</b>	<i>incl. in BI</i>	<b>182</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>115</b>	<b>274</b>	<b>158</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
005	<b>347</b>	<i>incl. in BI</i>	<b>98</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>91</b>	<b>262</b>	<b>153</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
006	<b>313</b>	<i>incl. in BI</i>	<b>82</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>85</b>	<b>325</b>	<b>195</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>
007	<b>345</b>	<i>incl. in BI</i>	<b>96</b>	<i>incl. in AB</i>	<i>incl. in BI</i>	<b>89</b>	<b>261</b>	<b>142</b>	<i>incl. in Comp</i>	<i>Incl. in Coll and Comp</i>

Rate Capping Provisions	
Proposed Rate Cap	± 5%
Length of Cap	1 Year

Summary of Changes/Additional Information
The adoption of the 2022 CLEAR rate group table and the Add-on Modifications table
Convictions Surcharge, Number of Major Convictions Surcharge, and Group Discount variables
Non-pay Cancellation Surcharge variables
The addition of the RCMP Veteran's Association, the Onside Restoration and the Royal Canadian Legion Groups
The removal of the Driving Record, Years Licensed Discount, Low Mileage Discount, and Convictions Free Discount variables from our rating structure
Changes to base rates in order to off-balance adoption of 2022 CLEAR rate group table and rating structure/differential changes
Introduction of Johnson Insurance specific capping parameters for integration.

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.