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

	Filing Information							
Name of Insurer	Belair Insurance Company Inc							
Type of Business	Trailer/Camper Vehicles							
New Business Effective Date	May 2, 2025							
Renewal Business Effective Date	July 1, 2025							
Board Order #	A.I. 7(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	rv PD-Tort	DCPD	Uninsured	Underinsured	Accident	Collision	Compre-	Specified	All Perils	
Statistical Territory	Bodily Injury PD-Tort	PD-TOIL	DCPD	Auto	Motorist	Benefits	Comsion	hensive	Perils	All Perils
004	14.00	incl. with BI	N/A	N/A	N/A	N/A	119.78	209.08	63.20	N/A
005	13.99	incl. with BI	N/A	N/A	N/A	N/A	129.21	225.80	61.68	N/A
006	14.00	incl. with BI	N/A	N/A	N/A	N/A	128.02	219.02	48.54	N/A
007	13.99	incl. with BI	N/A	N/A	N/A	N/A	120.32	203.54	61.23	N/A

Proposed Average Written Premium (\$)										
Castistical Tamitana Badilu Inium	DD Tark	DCPD	Uninsured	Underinsured	Accident	Collision	Compre-	Specified	All Perils	
Statistical Territory	Bodily Injury PD-Tort	PD-TOIL	DCPD	Auto	Motorist	Benefits	Collision	hensive	Perils	All Perils
004	14.00	incl. with BI	N/A	N/A	N/A	N/A	119.81	209.08	63.23	N/A
005	13.99	incl. with BI	N/A	N/A	N/A	N/A	129.31	226.00	61.64	N/A
006	14.00	incl. with BI	N/A	N/A	N/A	N/A	127.89	218.84	48.63	N/A
007	13.99	incl. with BI	N/A	N/A	N/A	N/A	120.30	203.50	61.12	N/A

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

Summary of Changes/Additional Information							
Provide a general outline of the changes proposed in the filing.							
e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)							
No change							

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.

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