

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 15(2025)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 Intact Insurance Company for approval
8 to adopt 2024 IAO Rate Group Tables for
9 its Commercial, Interurban and Public
10 Vehicles categories of automobile
11 insurance.
12
13

14 **WHEREAS** on January 27, 2025 Intact Insurance Company applied to the Board under the
15 Supplemental filing option for approval to adopt the 2024 IAO Rate Group Tables (I and IIA) for
16 its Commercial, Interurban and Public Vehicles categories of automobile insurance; and
17

18 **WHEREAS** the overall rate level impact of this change is 0%: and
19

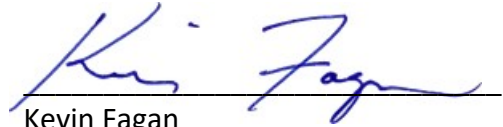
20 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
21

22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
24 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
25 **Insurance Companies Act** or the respective regulations thereunder.
26
27

28 **IT IS THEREFORE ORDERED THAT:**
29

- 30 1. The proposal received January 27, 2025 from Intact Insurance Company to adopt 2024
31 IAO Rate Group Tables for its Commercial, Interurban and Public Vehicles categories of
32 automobile insurance is approved to be effective no sooner than June 26, 2025 for new
33 business and July 26, 2025 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 10th day of April, 2025.



Kevin Fagan
Chair and Chief Executive Officer



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary