

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	Private Passenger Vehicles
New Business Effective Date	July 12, 2026
Renewal Business Effective Date	September 10, 2026
Board Order #	A.I. 23(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	16.9%	7.9%
Property Damage - Tort	Incl. in BI	Incl. in BI
DCPD	15.7%	11.1%
Uninsured Auto	Incl. in AB	Incl. in AB
Underinsured Motorist	Incl. in BI	Incl. in BI
Accident Benefits	-7.0%	0.7%
Collision	-2.6%	0.0%
Comprehensive	44.8%	19.0%
Specified Perils	8.6%	3.2%
All Perils	-36.6%	6.4%
Total Overall	12.6%	7.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	710	<i>Incl. in BI</i>	294	<i>Incl. in AB</i>	<i>Incl. in BI</i>	123	451	185	61	609
005	394	<i>Incl. in BI</i>	136	<i>Incl. in AB</i>	<i>Incl. in BI</i>	99	417	172	37	550
006	347	<i>Incl. in BI</i>	113	<i>Incl. in AB</i>	<i>Incl. in BI</i>	94	498	213	27	747
007	382	<i>Incl. in BI</i>	131	<i>Incl. in AB</i>	<i>Incl. in BI</i>	98	405	168	36	561

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	770	<i>Incl. in BI</i>	329	<i>Incl. in AB</i>	<i>Incl. in BI</i>	124	453	221	63	650
005	421	<i>Incl. in BI</i>	149	<i>Incl. in AB</i>	<i>Incl. in BI</i>	100	415	203	37	585
006	372	<i>Incl. in BI</i>	123	<i>Incl. in AB</i>	<i>Incl. in BI</i>	95	494	250	27	791
007	408	<i>Incl. in BI</i>	142	<i>Incl. in AB</i>	<i>Incl. in BI</i>	98	403	198	37	589

Rate Capping Provisions	
Proposed Rate Cap	19%
Length of Cap	Approximately 1 year

Summary of Changes/Additional Information
Base rate changes by coverage, uniform by territory.
Adoption of 2025 CLEAR rate group table, updated fom 2024 CLEAR.
Introduction of new rating variables.

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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.