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	Compre-hensive	Specified Perils	All Perils
004	***710***	***Incl. in BI***	***294***	***Incl. in AB***	***Incl. in BI***	***123***	***451***	***185***	***61***	***609***
005	***394***	***Incl. in BI***	***136***	***Incl. in AB***	***Incl. in BI***	***99***	***417***	***172***	***37***	***550***
006	***347***	***Incl. in BI***	***113***	***Incl. in AB***	***Incl. in BI***	***94***	***498***	***213***	***27***	***747***
007	***382***	***Incl. in BI***	***131***	***Incl. in AB***	***Incl. in BI***	***98***	***405***	***168***	***36***	***561***

Proposed Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	***770***	***Incl. in BI***	***329***	***Incl. in AB***	***Incl. in BI***	***124***	***453***	***221***	***63***	***650***
005	***421***	***Incl. in BI***	***149***	***Incl. in AB***	***Incl. in BI***	***100***	***415***	***203***	***37***	***585***
006	***372***	***Incl. in BI***	***123***	***Incl. in AB***	***Incl. in BI***	***95***	***494***	***250***	***27***	***791***
007	***408***	***Incl. in BI***	***142***	***Incl. in AB***	***Incl. in BI***	***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.