

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

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Antique Vehicles
New Business Effective Date	June 4, 2024
Renewal Business Effective Date	July 4, 2024
Board Order #	A.I. 23(2024)
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	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	44.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	11.00	125.00	33.00	183.00	#N/A	#N/A
005	#N/A	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
006	#N/A	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
007	44.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	11.00	61.00	36.00	263.00	#N/A	#N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	44.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	11.00	125.00	33.00	183.00	#N/A	#N/A
005	#N/A	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
006	#N/A	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
007	44.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	11.00	61.00	36.00	263.00	#N/A	#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

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

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Classic Vehicles
New Business Effective Date	June 4, 2024
Renewal Business Effective Date	July 4, 2024
Board Order #	A.I. 23(2024)
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	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
005	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
006	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
007	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
005	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
006	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
007	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

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

Summary of Changes/Additional Information
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Simplified Filing**

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Motorcycles and Mopeds
New Business Effective Date	June 4, 2024
Renewal Business Effective Date	July 4, 2024
Board Order #	A.I. 23(2024)
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	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	181.51	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.30	143.68	47.15	12.26	8.92	35.50
005	172.03	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.57	141.66	48.02	12.88	9.67	#N/A
006	178.59	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.16	140.95	44.95	11.19	11.32	#N/A
007	177.13	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.43	141.37	56.60	13.53	10.98	#N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	181.51	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.30	143.68	47.15	12.26	8.92	35.50
005	172.03	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.57	141.66	48.02	12.88	9.67	#N/A
006	178.59	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.16	140.95	44.95	11.19	11.32	#N/A
007	177.13	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	13.43	141.37	56.60	13.53	10.98	#N/A

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

Summary of Changes/Additional Information
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Simplified Filing**

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Motorhome Vehicles
New Business Effective Date	June 4, 2024
Renewal Business Effective Date	July 4, 2024
Board Order #	A.I. 23(2024)
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	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	703.47	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	9.27	109.38	78.63	85.73	22.80	#N/A
005	371.36	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	9.05	69.22	80.67	91.58	17.25	#N/A
006	339.75	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	8.50	69.50	92.83	106.89	44.67	#N/A
007	409.64	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	9.61	74.96	73.74	89.00	11.76	#N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	703.47	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	9.27	109.38	78.63	85.73	22.80	#N/A
005	371.36	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	9.05	69.22	80.67	91.58	17.25	#N/A
006	339.75	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	8.50	69.50	92.83	106.89	44.67	#N/A
007	409.64	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	9.61	74.96	73.74	89.00	11.76	#N/A

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

Summary of Changes/Additional Information
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Simplified Filing**

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Snowmobiles
New Business Effective Date	June 4, 2024
Renewal Business Effective Date	July 4, 2024
Board Order #	A.I. 23(2024)
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	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	43.56	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.10	23.78	608.00	176.48	106.15	872.00
005	43.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.07	23.39	#N/A	201.79	113.56	#N/A
006	43.73	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.00	23.86	928.77	239.25	142.07	921.50
007	43.38	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.06	23.64	590.40	189.15	124.06	1027.00

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	43.56	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.10	23.78	608.00	176.48	106.15	872.00
005	43.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.07	23.39	#N/A	201.79	113.56	#N/A
006	43.73	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.00	23.86	928.77	239.25	142.07	921.50
007	43.38	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	4.06	23.64	590.40	189.15	124.06	1027.00

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

Summary of Changes/Additional Information
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Simplified Filing**

Filing Information	
Name of Insurer	Intact Insurance
Type of Business	Trailer/Camper Vehicles
New Business Effective Date	June 4, 2024
Renewal Business Effective Date	July 4, 2024
Board Order #	A.I. 23(2024)
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	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	48.17	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	145.75	156.37	67.72	8.29	#N/A
005	49.60	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	92.50	215.11	99.66	11.89	#N/A
006	51.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	#N/A	184.44	98.48	8.50	#N/A
007	49.20	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	99.00	226.03	105.76	16.91	161.00

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	48.17	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	145.75	156.37	67.72	8.29	#N/A
005	49.60	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	92.50	215.11	99.66	11.89	#N/A
006	51.00	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	#N/A	184.44	98.48	8.50	#N/A
007	49.20	<i>Incl. In BI</i>	<i>Incl. In BI</i>	<i>Incl. In BI</i>	#N/A	99.00	226.03	105.76	16.91	161.00

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

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