

**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	All-Terrain Vehicles
New Business Effective Date	May 2, 2025
Renewal Business Effective Date	July 1, 2025
Board Order #	A.I. 22(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-11.0%	0.1%
Property Damage - Tort	Incl. in BI	Incl. in BI
DCPD	-2.1%	0.0%
Uninsured Auto	Incl. in AB	Incl. in AB
Underinsured Motorist	-2.1%	0.0%
Accident Benefits	-9.6%	-0.3%
Collision	-12.6%	0.0%
Comprehensive	-13.5%	0.0%
Specified Perils	-3.6%	0.1%
All Perils	0.1%	0.0%
Total Overall	-9.8%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	79	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	47	35	107	75	47	NA
005	78	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	46	35	111	79	50	NA
006	78	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	45	36	112	81	54	NA
007	79	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	45	35	113	81	52	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	79	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	46	35	109	78	48	NA
005	79	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	46	35	110	78	48	NA
006	79	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	47	35	111	78	50	NA
007	79	<i>Incl. In BI</i>	6	<i>Incl. In AB</i>	46	35	110	78	49	NA

Rate Capping Provisions	
Proposed Rate Cap	No change: +/- 20%
Length of Cap	3 years

Summary of Changes/Additional Information
Discount change and base rate offset to achieve rate neutrality.

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.

**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	Motorcycles and Mopeds
New Business Effective Date	May 2, 2025
Renewal Business Effective Date	July 1, 2025
Board Order #	A.I. 22(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-9.4%	0.0%
Property Damage - Tort	Incl. in BI	Incl. in BI
DCPD	23.5%	0.6%
Uninsured Auto	Incl. in AB	Incl. in AB
Underinsured Motorist	-1.5%	0.0%
Accident Benefits	-11.3%	-0.1%
Collision	-0.7%	0.0%
Comprehensive	-3.3%	0.0%
Specified Perils	4.6%	0.0%
All Perils	3.8%	0.0%
Total Overall	-4.9%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	123	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	45	99	330	185	169	NA
005	121	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	43	98	332	201	189	NA
006	125	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	44	98	399	216	176	NA
007	123	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	43	99	328	192	169	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	123	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	45	99	330	185	169	NA
005	121	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	43	98	332	201	189	NA
006	125	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	44	98	400	216	177	NA
007	123	<i>Incl. In BI</i>	9	<i>Incl. In AB</i>	43	99	328	192	169	NA

Rate Capping Provisions	
Proposed Rate Cap	No change: -25% / +15%
Length of Cap	3 years

Summary of Changes/Additional Information
Discount change and base rate offset to achieve rate neutrality.

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.

**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	Snow Vehicles
New Business Effective Date	May 2, 2025
Renewal Business Effective Date	July 1, 2025
Board Order #	A.I. 22(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-7.7%	0.0%
Property Damage - Tort	Incl. in BI	Incl. in BI
DCPD	5.6%	0.0%
Uninsured Auto	Incl. in AB	Incl. in AB
Underinsured Motorist	-2.1%	0.0%
Accident Benefits	-6.8%	0.0%
Collision	-4.9%	0.0%
Comprehensive	-7.2%	0.0%
Specified Perils	-5.1%	0.0%
All Perils	0.2%	0.0%
Total Overall	-6.0%	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	25	38	556	185	85	NA
005	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	26	38	609	186	87	NA
006	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	26	38	603	189	85	NA
007	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	26	38	575	187	85	NA

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	25	38	556	185	85	NA
005	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	26	38	609	186	87	NA
006	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	26	38	604	189	85	NA
007	23	<i>Incl. In BI</i>	1	<i>Incl. In AB</i>	26	38	575	187	85	NA

Rate Capping Provisions	
Proposed Rate Cap	No change: - 30% / +20%
Length of Cap	3 years

Summary of Changes/Additional Information
Discount change and base rate offset to achieve rate neutrality.

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.