

## Automobile Insurance Rate Filing Summary Expedited Approval

| Filing Information              |                               |
|---------------------------------|-------------------------------|
| Name of Insurer                 | Belair Insurance Company Inc. |
| Type of Business                | Private Passenger Vehicle     |
| New Business Effective Date     | December 6th, 2025            |
| Renewal Business Effective Date | February 7th, 2026            |
| Board Order #                   | A.I. 40(2025)                 |
| Board Decision                  | Approved                      |

| Coverage               | Indicated Rate Change | Proposed Rate Change |
|------------------------|-----------------------|----------------------|
| Bodily Injury          | 1.1%                  | 0.7%                 |
| Property Damage - Tort | Incl. in BI           | Incl. in BI          |
| DCPD                   | 2.8%                  | 1.8%                 |
| Uninsured Auto         | Incl. in AB           | Incl. in AB          |
| Underinsured Motorist  | Incl. in BI           | Incl. in BI          |
| Accident Benefits      | 9.0%                  | 5.7%                 |
| Collision              | 13.4%                 | 8.5%                 |
| Comprehensive          | -1.3%                 | -0.9%                |
| Specified Perils       | -4.9%                 | -3.1%                |
| All Perils             | 11.6%                 | 6.3%                 |
| Total Overall          | 4.7%                  | 3.0%                 |

| Current Average Written Premium (\$) |               |             |      |                |                       |                   |           |               |                  |            |
|--------------------------------------|---------------|-------------|------|----------------|-----------------------|-------------------|-----------|---------------|------------------|------------|
| Statistical Territory                | Bodily Injury | PD-Tort     | DCPD | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision | Comprehensive | Specified Perils | All Perils |
| 004                                  | 705           | Incl. in BI | 288  | Incl. in AB    | Incl. in BI           | 116               | 414       | 185           | 61               | 575        |
| 005                                  | 390           | Incl. in BI | 133  | Incl. in AB    | Incl. in BI           | 94                | 382       | 172           | 38               | 507        |
| 006                                  | 346           | Incl. in BI | 111  | Incl. in AB    | Incl. in BI           | 88                | 460       | 213           | 25               | 682        |
| 007                                  | 379           | Incl. in BI | 128  | Incl. in AB    | Incl. in BI           | 92                | 372       | 168           | 37               | 529        |

| Proposed Average Written Premium (\$) |               |                           |            |                           |                           |                   |            |               |                  |            |
|---------------------------------------|---------------|---------------------------|------------|---------------------------|---------------------------|-------------------|------------|---------------|------------------|------------|
| Statistical Territory                 | Bodily Injury | PD-Tort                   | DCPD       | Uninsured Auto            | Underinsured Motorist     | Accident Benefits | Collision  | Comprehensive | Specified Perils | All Perils |
| 004                                   | <b>710</b>    | <b><i>Incl. in BI</i></b> | <b>293</b> | <b><i>Incl. in AB</i></b> | <b><i>Incl. in BI</i></b> | <b>123</b>        | <b>449</b> | <b>184</b>    | <b>59</b>        | <b>611</b> |
| 005                                   | <b>392</b>    | <b><i>Incl. in BI</i></b> | <b>135</b> | <b><i>Incl. in AB</i></b> | <b><i>Incl. in BI</i></b> | <b>99</b>         | <b>414</b> | <b>171</b>    | <b>37</b>        | <b>538</b> |
| 006                                   | <b>348</b>    | <b><i>Incl. in BI</i></b> | <b>113</b> | <b><i>Incl. in AB</i></b> | <b><i>Incl. in BI</i></b> | <b>94</b>         | <b>501</b> | <b>211</b>    | <b>25</b>        | <b>726</b> |
| 007                                   | <b>382</b>    | <b><i>Incl. in BI</i></b> | <b>130</b> | <b><i>Incl. in AB</i></b> | <b><i>Incl. in BI</i></b> | <b>98</b>         | <b>404</b> | <b>167</b>    | <b>35</b>        | <b>563</b> |

| Rate Capping Provisions |        |
|-------------------------|--------|
| Proposed Rate Cap       | 19%    |
| Length of Cap           | 1 year |

[illegible]

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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.