

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**AN ORDER OF THE BOARD**

**NO. A.I. 37(2025)**

**IN THE MATTER OF** the **Automobile Insurance Act**, RSNL 1990, c. A-22, as amended, and regulations thereunder; and

**IN THE MATTER OF** an application by Intact Insurance Company for approval to implement rating program changes for its Private Passenger Automobiles category of automobile insurance.

**WHEREAS** on September 3, 2025 Intact Insurance Company (“Intact”) applied to the Board for approval to adopt the 2025 CLEAR rate group table for its Private Passenger Automobiles category of automobile insurance; and

**WHEREAS** Intact also proposed changes to its discounts; and

**WHEREAS** the proposal is off-balanced, resulting in an overall rate level impact of +0.0%; and

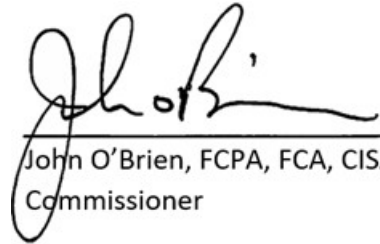
**WHEREAS** the proposal the proposal is filed in accordance with the Supplemental Filing Guidelines; and

**WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.

**IT IS THEREFORE ORDERED THAT:**


1. The proposal received September 3, 2025 from Intact Insurance Company for its Private Passenger Automobiles category of automobile insurance is approved to be effective no sooner than February 10, 2026 for new business and March 12, 2026 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 26<sup>th</sup> day of September, 2025.



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Christopher Pike, LL.B., FCIP  
Commissioner



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Jo-Anne Galarneau  
Board Secretary