

Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Supplemental Filing

Filing Information	
Name of Insurer	Belair Insurance Company Inc.
Type of Business	Private Passenger Vehicles
New Business Effective Date	September 24, 2026
Renewal Business Effective Date	November 23, 2026
Board Order #	A.I. 28(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	7.3%
Property Damage - Tort	N/A	Incl. in BI
DCPD	N/A	0.0%
Uninsured Auto	N/A	Incl. in AB
Underinsured Motorist	N/A	Incl. in BI
Accident Benefits	N/A	0.0%
Collision	N/A	0.8%
Comprehensive	N/A	0.0%
Specified Perils	N/A	0.0%
All Perils	N/A	0.7%
Total Overall	N/A	3.1%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	759	<i>Incl. in BI</i>	329	<i>Incl. in AB</i>	<i>Incl. in BI</i>	122	452	224	64	632
005	415	<i>Incl. in BI</i>	149	<i>Incl. in AB</i>	<i>Incl. in BI</i>	98	414	205	41	584
006	374	<i>Incl. in BI</i>	126	<i>Incl. in AB</i>	<i>Incl. in BI</i>	94	501	255	29	764
007	406	<i>Incl. in BI</i>	144	<i>Incl. in AB</i>	<i>Incl. in BI</i>	97	405	201	38	588

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	820	<i>Incl. in BI</i>	329	<i>Incl. in AB</i>	<i>Incl. in BI</i>	122	456	224	64	637
005	439	<i>Incl. in BI</i>	149	<i>Incl. in AB</i>	<i>Incl. in BI</i>	98	418	205	41	588
006	399	<i>Incl. in BI</i>	126	<i>Incl. in AB</i>	<i>Incl. in BI</i>	94	504	255	29	768
007	429	<i>Incl. in BI</i>	144	<i>Incl. in AB</i>	<i>Incl. in BI</i>	97	408	201	38	593

Rate Capping Provisions	
Proposed Rate Cap	19%
Length of Cap	Approximately 1 year

Summary of Changes/Additional Information
Endorsement Changes:
Revision of price of Accident Forgiveness endorsement
Revision of price of Autocomfort Bundle (SEF 20 + SEF 27)

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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.