

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

Filing Information	
Name of Insurer	Intact Insurance Company
Type of Business	Commercial Auto
New Business Effective Date	October 5, 2021
Renewal Business Effective Date	November 5, 2021
Board Order #	A.I. 20(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	4.1%
Property Damage - Tort	n/a	Included in BI
DCPD	n/a	2.0%
Uninsured Auto	n/a	Included in AB
Underinsured Motorist	n/a	-27.1%
Accident Benefits	n/a	1.5%
Collision	n/a	-3.6%
Comprehensive	n/a	0.8%
Specified Perils	n/a	-19.9%
All Perils	n/a	-0.3%
Total Overall	n/a	1.9%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	815	<i>Incl. in BI</i>	168	<i>Incl. in AB</i>	16	66	307	168	42	417
005	0	<i>Incl. in BI</i>	0	<i>Incl. in AB</i>	0	0	0	0	0	0
006	413	<i>Incl. in BI</i>	77	<i>Incl. in AB</i>	16	55	309	171	52	292
007	500	<i>Incl. in BI</i>	99	<i>Incl. in AB</i>	16	57	316	151	51	368

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	860	<i>Incl. in BI</i>	172	<i>Incl. in AB</i>	12	68	290	168	31	405
005	0	<i>Incl. in BI</i>	0	<i>Incl. in AB</i>	0	0	0	1	0	0
006	397	<i>Incl. in BI</i>	78	<i>Incl. in AB</i>	11	52	317	179	60	306
007	508	<i>Incl. in BI</i>	101	<i>Incl. in AB</i>	12	57	312	154	42	385

Rate Capping Provisions	
Proposed Rate Cap	-5%/10%, -5%/25%
Length of Cap	1 Year

Summary of Changes/Additional Information
Conversion of RSA portfolio to Intact's rating program as-is (incl. base rates, differentials, discounts/surcharges and endorsements)
Introduction of RSA-specific capping parameters to manage premium dislocation at conversion

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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.