

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

AN ORDER OF THE BOARD

NO. A.I. 13(2018)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22, (the
3 “*Act*”), as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 Northbridge General Insurance Corporation
8 for approval to implement a revised rating
9 program for its Commercial Vehicles class
10 of business.
11

12
13 **WHEREAS** on April 10, 2018 Northbridge General Insurance Corporation applied to the Board
14 for approval of a revised rating program for its Commercial Vehicles class of business; and
15

16 **WHEREAS** Northbridge General Insurance Corporation proposed changes to its rating program,
17 including extension of Driving Record definitions, extension of Third Party Liability and SEF 44
18 Limit and Deductible offerings, new and revised underwriting and Rating Rules, and changes to
19 Endorsements; and
20

21 **WHEREAS** on May 7, 2018 Northbridge General Insurance Corporation revised its proposed rule
22 changes in response to questions from the Board; and
23

24 **WHEREAS** the Board is satisfied that the proposed rating program and rates should be approved
25 in the circumstances.
26

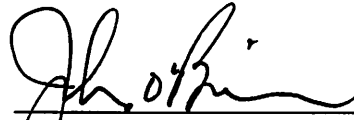
27
28 **IT IS THEREFORE ORDERED THAT:**
29

- 30 1. The revised rating program received April 10, 2018, as amended on May 7, 2018, from
31 Northbridge General Insurance Corporation is approved to be effective no sooner than July 1,
32 2018 for new business and August 1, 2018 for renewals.

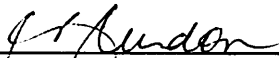
DATED at St. John's, Newfoundland and Labrador, this 4th day of June, 2018.



Darlene Whalen, P. Eng.
Chair & CEO



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary