

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

AN ORDER OF THE BOARD

NO. A.I. 14(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
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6 **IN THE MATTER OF** an application by
7 Northbridge Personal Insurance Corporation
8 for approval to implement a revised rating
9 program for its Commercial Vehicles class
10 of business.
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13 **WHEREAS** on April 10, 2018 Northbridge Personal Insurance Corporation applied to the Board
14 for approval to adopt the most recent rates and rating program of Northbridge General Insurance
15 Corporation for its Commercial Vehicles class of business; and
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17 **WHEREAS** Northbridge Personal Insurance Corporation is a member of Northbridge Financial
18 Corporation; and
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20 **WHEREAS** the proposed changes to its rating program include extension of Driving Record
21 definitions, extension of Third Party Liability and SEF 44 Limit and Deductible offerings, new
22 and revised underwriting and Rating Rules, and changes to Endorsements; and
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24 **WHEREAS** on May 7, 2018 Northbridge Personal Insurance Corporation revised its proposed
25 rule changes in response to questions from the Board; and
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27 **WHEREAS** the Board is satisfied that the use by Northbridge Personal Insurance Corporation of
28 Northbridge General Insurance Corporation’s most recent Commercial Vehicles rates and rating
29 program, as approved in Order No. A.I. 13(2018), is appropriate in the circumstances.
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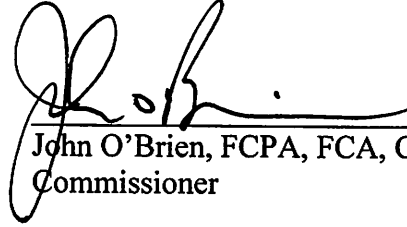
32 **IT IS THEREFORE ORDERED THAT:**
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- 34 1. The proposed rates and rating program received April 10, 2018, as amended on May 7, 2018,
35 from Northbridge Personal Insurance Corporation is approved to be effective no sooner than
36 July 1, 2018 for 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