

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

**AN ORDER OF THE BOARD**

**NO. A.I. 16(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 Private Passenger  
10 Automobiles class of business.  
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13 **WHEREAS** on April 20, 2018 Northbridge General Insurance Corporation applied to the Board  
14 for approval of a revised rating program for its Private Passenger Automobiles class of business;  
15 and  
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17 **WHEREAS** Northbridge General Insurance Corporation proposed changes to its rating program,  
18 including extension of Third Party Liability and SEF 44 Limit and Deductible offerings, new and  
19 revised underwriting and Rating Rules, and changes to Endorsements; and  
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21 **WHEREAS** on May 10, 2018 Northbridge General Insurance Corporation revised its proposed  
22 rule changes in response to questions from the Board; and  
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24 **WHEREAS** the proposed changes will not result in any rate increases for existing coverages; and  
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26 **WHEREAS** the Board is satisfied that the proposed rating program should be approved.  
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29 **IT IS THEREFORE ORDERED THAT:**  
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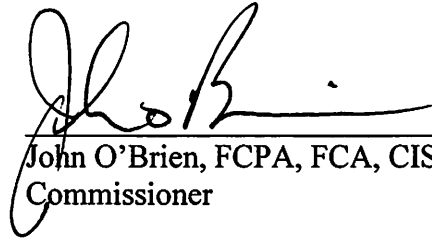
- 31 1. The revised rating program received April 20, 2018, as amended on May 10, 2018, from  
32 Northbridge General Insurance Corporation is approved to be effective no sooner than July 1,  
33 2018 for new business and August 1, 2018 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 4<sup>th</sup> day of June, 2018.



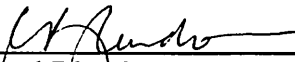
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Darlene Whalen, P. Eng.  
Chair & CEO



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary