

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

Rate Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Commercial Vehicles and Interurban Trucks
New Business Effective Date	November 21, 2020
Renewal Business Effective Date	November 21, 2020
Board Order #	A.I. 22(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury BI + PD - Tort + DCPD	-1.09%
Property Damage - Tort	N/A
DCPD	N/A
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	-2.17%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	-3.36%
Total Overall	-1.57%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	886		36	13	23	187	251	121	519
005	969		36	13	23	229	249	275	754
006	1062		36	13	30	173	223	74	1693
007	978		36	13	24	275	258	92	719

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	636	80	157	36	13	23	187	251	121	514
005	694	87	167	36	13	23	229	249	275	745
006	747	93	154	36	13	30	173	223	74	1450
007	700	87	190	36	13	24	256	258	92	689

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

Summary of Changes/Additional Information	
Interurban:	
- Extend limit and deductible offerings; introduce ranges of deductible offerings	
- Extend driving record differentials from 0-3 to 0-6	
Commercial & Interurban:	
- Reform changes - TPL split with deductible change; introduce DCPD RG differentials	

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

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.