

**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	Private Passenger Automobiles
New Business Effective Date	November 21, 2020
Renewal Business Effective Date	November 21, 2020
Board Order #	A.I. 24(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury BI + PD - Tort + DCPD	-2.0%
Property Damage - Tort	N/A
DCPD	N/A
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-1.25%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1055</b>		<b>90</b>	<b>21</b>	<b>18</b>	<b>335</b>	<b>153</b>	<b>33</b>	<b>593</b>
005	<b>479</b>		<b>89</b>	<b>12</b>	<b>14</b>	<b>345</b>	<b>157</b>	<b>0</b>	<b>288</b>
006	<b>587</b>		<b>100</b>	<b>14</b>	<b>37</b>	<b>719</b>	<b>198</b>	<b>0</b>	<b>601</b>
007	<b>512</b>		<b>87</b>	<b>13</b>	<b>16</b>	<b>348</b>	<b>114</b>	<b>18</b>	<b>514</b>

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	<b>791</b>	<b>21</b>	<b>225</b>	<b>90</b>	<b>21</b>	<b>18</b>	<b>335</b>	<b>153</b>	<b>33</b>	<b>593</b>
005	<b>359</b>	<b>10</b>	<b>101</b>	<b>89</b>	<b>12</b>	<b>14</b>	<b>345</b>	<b>157</b>	<b>0</b>	<b>288</b>
006	<b>440</b>	<b>12</b>	<b>112</b>	<b>100</b>	<b>14</b>	<b>37</b>	<b>719</b>	<b>198</b>	<b>0</b>	<b>601</b>
007	<b>384</b>	<b>10</b>	<b>96</b>	<b>87</b>	<b>13</b>	<b>16</b>	<b>348</b>	<b>114</b>	<b>18</b>	<b>514</b>

Summary of Changes/Additional Information
Splitting existing Board approved TPL rates into rates for BI, PD and DCPD, as well as reflecting the deductible increase (applicable to all pain and suffering awards from \$2,500 to \$5,000) into BI rates.
All discounts/surcharges that are currently applied to TPL premiums will apply to BI, PD, and DCPD premiums.
No change to endorsements and/or endorsement premiums as a result of TPL split.

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.