

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

Company and Contact Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Personal Miscellaneous Vehicles - ATV
New Business Effective Date	21-Nov-20
Renewal Business Effective Date	21-Nov-20
Board Order #	A.I. 46(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury TPL - Combined	-3%
Property Damage - Tort	N/A (Split from TPL)
DCPD	N/A (Split from TPL)
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	-1%

Current Average Written Premium									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	All Perils	Specified Perils
004	103		100	11	24	0	47	238	0
005	84		100	11	0	0	63	0	0
006	0		0	0	0	0	0	0	0
007	97		100	11	18	128	63	181	58

Proposed Average Written Premium										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	All Perils	Specified Perils
004	92	1	7	100	11	24	0	47	238	0
005	75	1	5	100	11	0	0	63	0	0
006	0	0	0	0	0	0	0	0	0	0
007	86	1	7	100	11	18	128	63	181	58

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
Splitting existing Board approved TPL rates into rates for BI, PD, 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.