

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

Filing Information

Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Ambulance
New Business Effective Date	February 19, 2024
Renewal Business Effective Date	April 5, 2024
Board Order #	A.I. 42(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-13.88%
Property Damage - Tort	N/A	-13.37%
DCPD	N/A	-12.84%
Uninsured Auto	N/A	0.00%
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	0.00%
Collision	N/A	0.00%
Comprehensive	N/A	0.00%
Specified Perils	N/A	0.00%
All Perils	N/A	-13.19%
Total Overall	N/A	-12.86%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1752.33	47.00	275.67	17.00	N/A	83.00	0.00	0.00	0.00	891.67
005	916.18	24.00	176.18	17.00	N/A	83.00	0.00	60.00	10.00	694.18
006	0.00	0.00	0.00	0.00	N/A	0.00	0.00	0.00	0.00	0.00
007	1022.12	26.88	158.16	17.00	N/A	83.00	0.00	0.00	0.00	643.50

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1571.67	41.67	247.00	17.00	N/A	83.00	0.00	0.00	0.00	843.67
005	817.00	21.45	160.55	17.00	N/A	83.00	0.00	60.00	10.00	623.82
006	0.00	0.00	0.00	0.00	N/A	0.00	0.00	0.00	0.00	0.00
007	860.36	22.88	133.96	17.00	N/A	83.00	0.00	0.00	0.00	540.25

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

-Propose to remove the application of maximum driving record (DR) of 3 for public vehicles to align with all other commercial line vehicles.
-Introduce Automobile Downtime Endorsement
-Underwriting rule changes and other minor updates to underwriting manual for clarification

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

Filing Information

Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Private Bus
New Business Effective Date	February 19, 2024
Renewal Business Effective Date	April 5, 2024
Board Order #	A.I. 42(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-0.57%
Property Damage - Tort	N/A	-0.63%
DCPD	N/A	-1.16%
Uninsured Auto	N/A	0.00%
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	0.00%
Collision	N/A	-31.56%
Comprehensive	N/A	0.00%
Specified Perils	N/A	0.00%
All Perils	N/A	-12.83%
Total Overall	N/A	-7.30%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	533.20	31.20	54.50	4.10	N/A	20.00	309.00	105.75	0.00	377.00
005	0.00	0.00	0.00	0.00	N/A	0.00	0.00	0.00	0.00	0.00
006	0.00	0.00	0.00	0.00	N/A	0.00	0.00	0.00	0.00	0.00
007	360.14	23.57	45.14	3.86	N/A	18.86	301.00	49.00	0.00	393.80

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	530.30	31.10	53.90	4.10	N/A	20.00	221.50	105.75	0.00	338.00
005	0.00	0.00	0.00	0.00	N/A	0.00	0.00	0.00	0.00	0.00
006	0.00	0.00	0.00	0.00	N/A	0.00	0.00	0.00	0.00	0.00
007	357.86	23.29	44.57	3.86	N/A	18.86	186.00	49.00	0.00	332.00

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

-Propose to remove the application of maximum driving record (DR) of 3 for public vehicles to align with all other commercial line vehicles.
-Introduce Automobile Downtime Endorsement
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Simplified Filing**

Filing Information

Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Public Bus
New Business Effective Date	February 19, 2024
Renewal Business Effective Date	April 5, 2024
Board Order #	A.I. 42(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-0.10%
Property Damage - Tort	N/A	0.00%
DCPD	N/A	-0.67%
Uninsured Auto	N/A	0.00%
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	0.00%
Collision	N/A	0.00%
Comprehensive	N/A	0.00%
Specified Perils	N/A	0.00%
All Perils	N/A	-0.23%
Total Overall	N/A	-0.12%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	767.80	40.40	47.20	46.00	0.00	228.80	181.00	270.00	201.00	474.33
005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
007	986.00	47.00	62.00	57.00	0.00	283.00	0.00	0.00	0.00	757.00

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	766.80	40.40	46.80	46.00	0.00	228.80	181.00	270.00	201.00	472.67
005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
007	986.00	47.00	62.00	57.00	0.00	283.00	0.00	0.00	0.00	757.00

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

-Propose to remove the application of maximum driving record (DR) of 3 for public vehicles to align with all other commercial line vehicles.
-Introduce Automobile Downtime Endorsement
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Simplified Filing**

Filing Information

Name of Insurer	Northbridge General Insurance Corporation
Type of Business	School Bus
New Business Effective Date	February 19, 2024
Renewal Business Effective Date	April 5, 2024
Board Order #	A.I. 42(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-0.62%
Property Damage - Tort	N/A	0.00%
DCPD	N/A	-1.14%
Uninsured Auto	N/A	0.00%
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	0.00%
Collision	N/A	-13.47%
Comprehensive	N/A	0.00%
Specified Perils	N/A	0.00%
All Perils	N/A	0.00%
Total Overall	N/A	-4.16%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	159.40	6.80	15.00	7.20	0.00	37.00	123.20	39.20	0.00	0.00
005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
007	164.00	6.00	13.00	7.00	0.00	36.00	0.00	0.00	0.00	0.00

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	158.60	6.80	15.00	7.20	0.00	37.00	106.60	39.20	0.00	0.00
005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
007	162.00	6.00	12.00	7.00	0.00	36.00	0.00	0.00	0.00	0.00

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

-Propose to remove the application of maximum driving record (DR) of 3 for public vehicles to align with all other commercial line vehicles.
-Introduce Automobile Downtime Endorsement
-Underwriting rule changes and other minor updates to underwriting manual for clarification

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

Filing Information

Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Taxis/Limousines/Funeral Services Vehicles
New Business Effective Date	February 19, 2024
Renewal Business Effective Date	April 5, 2024
Board Order #	A.I. 42(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	-2.35%
Property Damage - Tort	N/A	-2.94%
DCPD	N/A	-2.40%
Uninsured Auto	N/A	0.00%
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	0.00%
Collision	N/A	-26.47%
Comprehensive	N/A	0.00%
Specified Perils	N/A	0.00%
All Perils	N/A	-37.90%
Total Overall	N/A	-7.56%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	649.17	16.33	224.67	40.00	0.00	96.00	299.00	55.67	0.00	279.67
005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
006	589.00	16.00	133.00	12.00	0.00	79.00	0.00	0.00	0.00	0.00
007	599.00	14.00	191.50	16.00	0.00	79.00	234.75	33.75	0.00	0.00

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	632.00	15.67	218.50	40.00	0.00	96.00	222.33	55.67	0.00	173.67
005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
006	568.00	15.00	128.00	12.00	0.00	79.00	0.00	0.00	0.00	0.00
007	589.50	14.00	188.50	16.00	0.00	79.00	170.75	33.75	0.00	0.00

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

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-Introduce Automobile Downtime Endorsement
-Underwriting rule changes and other minor updates to underwriting manual for clarification

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