

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

AN ORDER OF THE BOARD

NO. A.I. 25(2023)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22, as
3 amended, and regulations thereunder;
4 and
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6 **IN THE MATTER OF** an application by
7 Northbridge General Insurance Company
8 for approval to adopt the 2023 CLEAR
9 rate group table for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on July 17, 2023 Northbridge General Insurance Company applied to the Board under
15 the CLEAR filing option for approval to adopt the 2023 CLEAR rate group table for its Private
16 Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** the proposal results in an overall rate level impact of +0.8%; and
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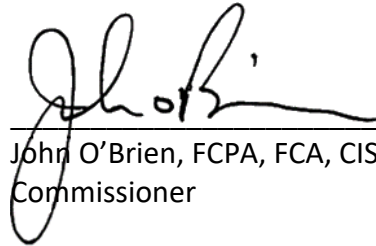
20 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and
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22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
24 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
25 **Insurance Companies Act** or the respective regulations thereunder.
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27 **IT IS THEREFORE ORDERED THAT:**
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- 29 1. The proposal received July 17, 2023 from Northbridge General Insurance Company for its
30 Private Passenger Automobiles category of automobile insurance is approved to be
31 effective no sooner than October 23, 2023 for new business and December 8, 2023 for
32 renewals.

DATED at St. John's, Newfoundland and Labrador, this 28th day of July, 2023.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Cheryl Blundon
Board Secretary