

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	Public Vehicles - Private Buses
New Business Effective Date	November 21, 2020
Renewal Business Effective Date	November 21, 2020
Board Order #	A.I. 23(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury BI + PD - Tort + DCPD	-1.52%
Property Damage - Tort	N/A
DCPD	N/A
Accident Benefits	-15.95%
Uninsured Auto	N/A
SEF #44	N/A
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.59%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto		Collision	Compre-hensive	Specified Perils	All Perils
004	439		26	0		0	0	164	528
005	0		0	0		0	0	0	0
006	0		0	0		0	0	0	0
007	236		21	0		428	64	0	411

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto		Collision	Compre-hensive	Specified Perils	All Perils
004	316	39	76	21	4		0	0	164	528
005	0	0	0	0	0		0	0	0	0
006	0	0	0	0	0		0	0	0	0
007	170	21	43	18	4		428	64	0	411

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

Summary of Changes/Additional Information
Reform Changes
- Split TPL into BI/PD/DCPD including the increase in deductible
- Introduce rate group differentials for DCPD
- Off-balanced DCPD base rates for the removal of limit differentials and introduction of rate group differentials
AB/UA Base Rate Changes
- Split AB base rate into AB/UA

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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.