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 - Public 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	-2.94%
~~Property Damage - Tort~~	N/A
~~DCPD~~	N/A
Accident Benefits	-16.56%
Uninsured Auto	N/A
SEF #44	N/A
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.76%

Current Average Written Premium ($)

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	[redacted]	Collision	Compre-hensive	Specified Perils	All Perils
004	***352***	[redacted]	***257***	***0***	[redacted]	***187***	***223***	***400***	***407***
005	***0***	[redacted]	***0***	***0***	[redacted]	***0***	***0***	***0***	***0***
006	***0***	[redacted]	***0***	***0***	[redacted]	***0***	***0***	***0***	***0***
007	***517***	[redacted]	***366***	***0***	[redacted]	***0***	***0***	***0***	***497***

Proposed Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	[redacted]	Collision	Compre-hensive	Specified Perils	All Perils
004	***253***	***31***	***54***	***214***	***43***	[redacted]	***187***	***223***	***400***	***407***
005	***0***	***0***	***0***	***0***	***0***	[redacted]	***0***	***0***	***0***	***0***
006	***0***	***0***	***0***	***0***	***0***	[redacted]	***0***	***0***	***0***	***0***
007	***372***	***47***	***105***	***305***	***61***	[redacted]	***0***	***0***	***0***	***497***

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