

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 - School 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                          |         |
|------------------------------------------------|---------|
| <del>Bodily Injury</del> BI + PD - Tort + DCPD | -1.58%  |
| <del>Property Damage - Tort</del>              | N/A     |
| <del>DCPD</del>                                | N/A     |
| Accident Benefits                              | -16.06% |
| Uninsured Auto                                 | N/A     |
| SEF #44                                        | N/A     |
| Collision                                      | 0.0%    |
| Comprehensive                                  | 0.0%    |
| Specified Perils                               | 0.0%    |
| All Perils                                     | 0.0%    |
| Total Overall                                  | -0.31%  |

| Current Average Written Premium (\$) |                       |  |                   |                |  |            |                |                  |            |
|--------------------------------------|-----------------------|--|-------------------|----------------|--|------------|----------------|------------------|------------|
| Statistical Territory                | Third Party Liability |  | Accident Benefits | Uninsured Auto |  | Collision  | Compre-hensive | Specified Perils | All Perils |
| 004                                  | <b>74</b>             |  | <b>46</b>         | <b>0</b>       |  | <b>157</b> | <b>50</b>      | <b>0</b>         | <b>0</b>   |
| 005                                  | <b>0</b>              |  | <b>0</b>          | <b>0</b>       |  | <b>0</b>   | <b>0</b>       | <b>0</b>         | <b>0</b>   |
| 006                                  | <b>0</b>              |  | <b>0</b>          | <b>0</b>       |  | <b>0</b>   | <b>0</b>       | <b>0</b>         | <b>0</b>   |
| 007                                  | <b>0</b>              |  | <b>0</b>          | <b>0</b>       |  | <b>0</b>   | <b>0</b>       | <b>0</b>         | <b>0</b>   |

| Proposed Average Written Premium (\$) |               |          |           |                   |                |  |            |                |                  |            |
|---------------------------------------|---------------|----------|-----------|-------------------|----------------|--|------------|----------------|------------------|------------|
| Statistical Territory                 | Bodily Injury | PD-Tort  | DCPD      | Accident Benefits | Uninsured Auto |  | Collision  | Compre-hensive | Specified Perils | All Perils |
| 004                                   | <b>53</b>     | <b>6</b> | <b>13</b> | <b>38</b>         | <b>8</b>       |  | <b>157</b> | <b>50</b>      | <b>0</b>         | <b>0</b>   |
| 005                                   | <b>0</b>      | <b>0</b> | <b>0</b>  | <b>0</b>          | <b>0</b>       |  | <b>0</b>   | <b>0</b>       | <b>0</b>         | <b>0</b>   |
| 006                                   | <b>0</b>      | <b>0</b> | <b>0</b>  | <b>0</b>          | <b>0</b>       |  | <b>0</b>   | <b>0</b>       | <b>0</b>         | <b>0</b>   |
| 007                                   | <b>0</b>      | <b>0</b> | <b>0</b>  | <b>0</b>          | <b>0</b>       |  | <b>0</b>   | <b>0</b>       | <b>0</b>         | <b>0</b>   |

| 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                                                                                    |  |
|                                                                                                                    |  |

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

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.