

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

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Private Passenger Automobile
New Business Effective Date	October 23, 2023
Renewal Business Effective Date	December 8, 2023
Board Order #	A.I. 25(2023)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.6%
Uninsured Auto	0.0%
Underinsured Motorist	0.0%
Accident Benefits	0.0%
Collision	1.5%
Comprehensive	2.3%
Specified Perils	-9.9%
All Perils	2.8%
Total Overall	0.8%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	686	18	223	35	20	84	320	137	16	552
005	334	9	75	13	18	67	208	100	0	161
006	329	9	111	12	22	76	410	153	0	464
007	345	9	100	14	18	69	255	108	11	397

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	686	18	225	35	20	84	328	141	15	567
005	334	9	70	13	18	67	198	96	0	129
006	329	9	112	12	22	76	412	162	0	468
007	345	9	101	14	18	69	256	111	10	415

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

Summary of Changes/Additional Information
Implementing rating based on vehicle rate groups in the CLEAR 2023 table (currently using CLEAR 2021).

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.