

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

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Commercial Vehicles
New Business Effective Date	September 23, 2024
Renewal Business Effective Date	November 8, 2024
Board Order #	A.I. 40(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0%
Property Damage - Tort	n/a	0%
DCPD	n/a	0%
Uninsured Auto	n/a	0%
Underinsured Motorist	n/a	0%
Accident Benefits	n/a	0%
Collision	n/a	0%
Comprehensive	n/a	74.30%
Specified Perils	n/a	-0.50%
All Perils	n/a	0%
Total Overall	n/a	0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1,354	178	158	15	-	42	-	1	-	1,260
005	753	99	193	15	-	41	-	432	-	1,976
006	-	-	-	-	-	-	-	-	-	-
007	684	90	171	15	-	41	-	44	-	1,691

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1,577	207	188	13	-	37	-	108	-	1,613
005	773	101	197	15	-	42	-	477	-	1,983
006	-	-	-	-	-	-	-	-	-	-
007	639	84	164	16	-	43	-	140	-	1,581

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

Summary of Changes/Additional Information
Introduce rates to Transportation & Logistic (T&L) Vehicles.
Underwriting rule updates related to the introduction of T&L Vehicles, and other minor updates to underwriting manual for clarification.

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.