

**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 - Ambulances
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	-11.47%
Property Damage - Tort	N/A
DCPD	N/A
Accident Benefits	-17.00%
Uninsured Auto	N/A
SEF #44	N/A
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-7.73%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto		Collision	Comprehensive	Specified Perils	All Perils
004	2473		100	0		0	0	0	739
005	1382		100	0		0	0	0	696
006	1436		100	0		0	0	0	533
007	1396		100	0		0	0	0	777

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto		Collision	Comprehensive	Specified Perils	All Perils
004	1855	50	286	83	17		0	0	0	739
005	1037	27	163	83	17		0	0	0	696
006	1077	29	125	83	17		0	0	0	533
007	1047	28	167	83	17		0	0	0	777

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.