

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

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Personal Miscellaneous Vehicles - ATVs
New Business Effective Date	April 25, 2022
Renewal Business Effective Date	June 9, 2022
Board Order #	A.I. 31(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	96.4%
Property Damage - Tort	n/a	71.4%
DCPD	n/a	68.0%
Uninsured Auto	n/a	-50.0%
Underinsured Motorist	n/a	-79.3%
Accident Benefits	n/a	-65.3%
Collision	n/a	-28.6%
Comprehensive	n/a	24.8%
Specified Perils	n/a	119.5%
All Perils	n/a	5.2%
Total Overall	n/a	5.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	88	1	8	10	27	95	105	44	n/a	265
005	88	1	7	10	14	95	n/a	46	n/a	195
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	79	1	7	10	20	95	122	56	67	181

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	174	2	13	5	5	33	73	53	n/a	297
005	172	2	11	5	4	33	n/a	58	n/a	190
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	156	2	12	5	4	33	89	72	146	186

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

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
Claim Free Discount change
Endorsement rate change
Eliminate lower Deductibles
Change minimum deductible for Section C

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

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Personal Miscellaneous Vehicles - Motorcycles
New Business Effective Date	April 25, 2022
Renewal Business Effective Date	June 9, 2022
Board Order #	A.I. 31(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	17%
Property Damage - Tort	n/a	40%
DCPD	n/a	7%
Uninsured Auto	n/a	90%
Underinsured Motorist	n/a	-56%
Accident Benefits	n/a	-7%
Collision	n/a	-85%
Comprehensive	n/a	-95%
Specified Perils	n/a	-96%
All Perils	n/a	-90%
Total Overall	n/a	-69%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	62	0	4	10	48	95	420	507	243	935
005	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	88	1	8	10	29	95	n/a	n/a	441	1084

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	73	1	4	19	21	88	64	26	8	37
005	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	102	1	8	19	13	88	n/a	n/a	19	158

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

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
Claim Free Discount change
Endorsement rate change
Change DHH from Minor to Major Conviction
Eliminate lower Deductibles
Change minimum deductible for Section C
Introduce minor, major, serious convictions surcharge for Motorcycles

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

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Personal Miscellaneous Vehicles - Motorhomes
New Business Effective Date	April 25, 2022
Renewal Business Effective Date	June 9, 2022
Board Order #	A.I. 31(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-60.1%
Property Damage - Tort	n/a	-60.9%
DCPD	n/a	-31.0%
Uninsured Auto	n/a	100.0%
Underinsured Motorist	n/a	-55.2%
Accident Benefits	n/a	-29.5%
Collision	n/a	-53.8%
Comprehensive	n/a	-45.2%
Specified Perils	n/a	n/a
All Perils	n/a	n/a
Total Overall	n/a	-52.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1730	46	284	10	29	95	496	307	n/a	n/a
005	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	691	18	196	20	13	67	229	168	n/a	n/a
005	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

Summary of Changes/Additional Information
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Claim Free Discount change
Endorsement rate change
Change DHH from Minor to Major Conviction
Eliminate lower Deductibles
Change minimum deductible for Section C
Remove Senior Discount
Introduce at-fault accident surcharge for Motorhome

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

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Personal Miscellaneous Vehicles - Snow Vehicles
New Business Effective Date	April 25, 2022
Renewal Business Effective Date	June 9, 2022
Board Order #	A.I. 31(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-42.2%
Property Damage - Tort	n/a	-98.1%
DCPD	n/a	-33.3%
Uninsured Auto	n/a	-20.0%
Underinsured Motorist	n/a	-82.8%
Accident Benefits	n/a	-10.4%
Collision	n/a	n/a
Comprehensive	n/a	56.1%
Specified Perils	n/a	161.3%
All Perils	n/a	54.0%
Total Overall	n/a	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	90	53	6	10	29	48	n/a	107	31	265
005	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	52	1	4	8	5	43	n/a	167	81	408
005	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

Summary of Changes/Additional Information
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