

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 43(2021)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application
7 by Northbridge General Insurance
8 Corporation for approval to implement
9 rating program changes for its
10 Commercial Vehicles category of
11 automobile insurance.
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14 **WHEREAS** on October 14, 2021 Northbridge General Insurance Corporation (“NGIC”) applied
15 to the Board for approval of rating program changes under the Supplemental filing option for its
16 Commercial Vehicles category of automobile insurance; and
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18 **WHEREAS** NGIC proposed the following changes:

- 19 a) adopt the 2021 Commercial Rate Group Tables (Table I and Table IIA) published by IAO;
20 b) change distracted driving from a minor to a major conviction;
21 c) introduce Rating Class 45M - Food Delivery Heavy Vehicles;
22 d) implement various rating and underwriting manual changes; and
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24 **WHEREAS** the overall rate level impact of the proposed changes is -0.90%; and
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26 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines and is
27 supported; and
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29 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
30 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
31 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
32 *Insurance Companies Act* or the respective regulations thereunder.
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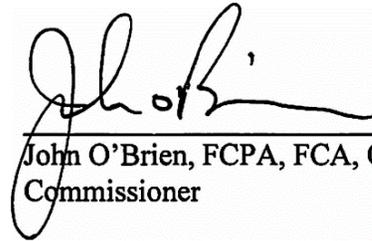
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35 **IT IS THEREFORE ORDERED THAT:**
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- 37 1. The proposal received October 14, 2021 from Northbridge General Insurance Corporation for
38 its Commercial Vehicles category of automobile insurance is approved to be effective no
39 sooner than April 25, 2022 for new business and June 9, 2022 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 29th day of October, 2021.



Darlene Whalen, P. Eng., FEC
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary