

Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Expedited Approval

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Commercial Vehicles and Interurban Vehicles
New Business Effective Date	August 24, 2026
Renewal Business Effective Date	October 9, 2026
Board Order #	A.I. 32(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.00%
Property Damage - Tort	n/a	0.00%
DCPD	n/a	-4.91%
Uninsured Auto	n/a	0.00%
Underinsured Motorist	n/a	0.00%
Accident Benefits	n/a	0.00%
Collision	n/a	-5.70%
Comprehensive	n/a	-6.70%
Specified Perils	n/a	-7.52%
All Perils	n/a	-4.67%
Total Overall	n/a	-2.62%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	453.66	56.58	139.78	15.86	29.85	39.92	220.90	277.27	134.31	527.99
005	513.92	64.32	153.57	15.85	29.32	39.39	252.42	279.59	64.63	674.89
006	434.55	54.17	129.08	15.85	31.53	39.75	246.31	313.73	103.20	547.94
007	485.30	60.65	151.86	15.87	29.64	38.99	238.94	276.54	121.26	707.51

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	453.66	56.58	132.18	15.86	29.85	39.92	207.70	257.92	124.27	499.68
005	513.92	64.32	147.17	15.85	29.32	39.39	240.79	263.38	60.30	645.18
006	434.55	54.17	122.25	15.85	31.53	39.75	231.35	289.71	76.64	527.66
007	485.30	60.65	145.22	15.87	29.64	38.99	226.08	259.45	113.32	678.67

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

[illegible]

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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.