

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

AN ORDER OF THE BOARD

NO. A.I. 29(2026)

IN THE MATTER OF the **Automobile Insurance Act**, RSNL 1990, c. A-22, as amended and regulations thereunder; and

IN THE MATTER OF an application by Northbridge General Insurance Corporation for approval to implement rating program changes for its Commercial Vehicles and Interurban Trucks category of automobile insurance.

WHEREAS on June 19, 2026 Northbridge General Insurance Corporation (“Northbridge”) applied to the Board for approval of rating program changes under the Supplemental filing option for its Commercial Vehicles and Interurban Trucks category of automobile insurance; and

WHEREAS Northbridge proposed to update the vehicle rate group tables for Commercial Vehicles and Interurban Trucks to the 2026 IAO rate group tables; and

WHEREAS the overall rate level impact of the proposal is -2.62% for Commercial Vehicles and Interurban Trucks combined; and

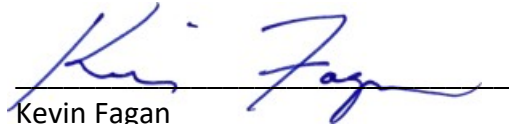
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed changes are just and reasonable in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.

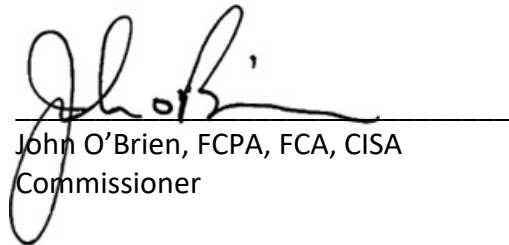
IT IS THEREFORE ORDERED THAT:

1. The proposal received June 19, 2026 from Northbridge General Insurance Corporation for its Commercial Vehicles and Interurban Trucks category of automobile insurance is approved to be effective no sooner than August 24, 2026 for new business and October 9, 2026 for renewals.

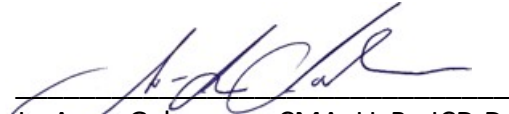
DATED at St. John's, Newfoundland and Labrador, this 30th day of July, 2026.



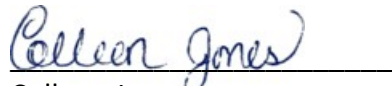
Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Jo-Anne Galarneau, CMA, LL.B., ICD.D
Commissioner



Colleen Jones
Assistant Board Secretary