

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

AN ORDER OF THE BOARD

NO. A.I. 30(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
Tokio Marine and Nichido Fire Insurance
Company Limited for approval to
implement rating program changes for
its Commercial Vehicles and Interurban
Trucks category of automobile
insurance.

WHEREAS on June 19, 2026 Tokio Marine and Nichido Fire Insurance Company Limited (“Tokio”) 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 Tokio has no relevant exposures and thus proposed to adopt the Commercial Vehicles and Interurban Trucks rating program changes of its affiliate company, Northbridge General Insurance Corporation, approved in Order No. A.I. 29(2026); and

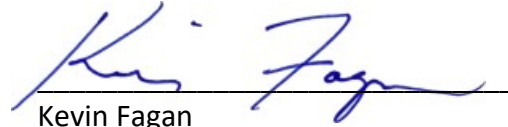
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

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.

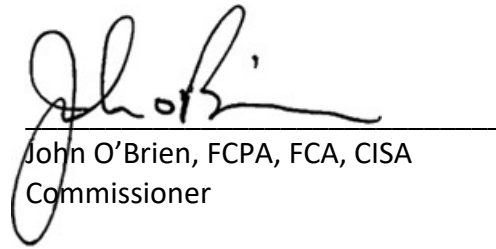
IT IS THEREFORE ORDERED THAT:

1. The proposal received June 19, 2026 from Tokio Marine and Nichido Fire Insurance Company Limited 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.

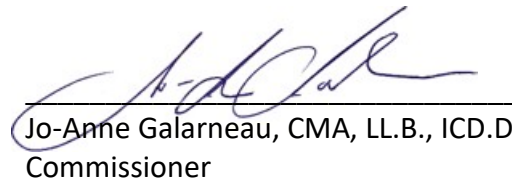
DATED at St. John's, Newfoundland and Labrador, this 30th day of July, 2026.



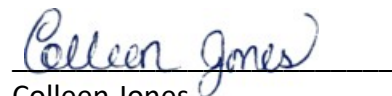
Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



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


Colleen Jones
Assistant Board Secretary