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

Company and Contact Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Personal Miscellaneous Vehicles - Snow Vehicle
New Business Effective Date	21-Nov-20
Renewal Business Effective Date	21-Nov-20
Board Order #	A.I. 46(2020)
Board Decision	Approved

Proposed Rate Changes	
~~Bodily Injury~~ TPL - Combined	-3%
~~Property Damage - Tort~~	N/A (TPL Split)
~~DCPD~~	N/A (TPL Split)
Accident Benefits	0%
Uninsured Auto	0%
SEF #44	0%
Collision	0%
Comprehensive	0%
Specified Perils	0%
All Perils	0%
Total Overall	-1%

Current Average Written Premium

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	All Perils	Specified Perils
004	***88***		***50***	***11***	***15***	***0***	***133***	***0***	***32***
005	***0***		***0***	***0***	***0***	***0***	***0***	***0***	***0***
006	***0***		***0***	***0***	***0***	***0***	***0***	***0***	***0***
007	***0***		***0***	***0***	***0***	***0***	***0***	***0***	***0***

Proposed Average Written Premium

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	All Perils	Specified Perils
004	***78***	***1***	***6***	***50***	***11***	***15***	***0***	***133***	***0***	***32***
005	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***
006	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***
007	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***

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.)

Splitting existing Board approved TPL rates into rates for BI, PD, DCPD, as well as reflecting the deductible increase (applicable to all pain and suffering awards from $2,500 to $5,000) into BI rates.
All discounts/surcharges that are currently applied to TPL premiums will apply to BI, PD and DCPD premiums.
No change to endorsements and/or endorsement premiums as a result of TPL split.