

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

AN ORDER OF THE BOARD

NO. A.I. 23(2020)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22, as
3 amended, and regulations thereunder; and
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5 **IN THE MATTER OF** an application by
6 Northbridge General Insurance
7 Corporation for approval to implement a
8 revised rating program for its Public
9 Vehicles category of automobile
10 insurance.
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13 **WHEREAS** on June 1, 2020 Northbridge General Insurance Corporation applied to the Board for
14 approval of a revised rating program under the Mandatory Simplified filing option for its Public
15 Vehicles category of automobile insurance, including Taxis, Ambulances, Private Buses, Public
16 Buses and School Buses; and
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18 **WHEREAS** the proposal included the mandatory reform changes which came into effect on
19 January 1, 2020 including the introduction of Direct Compensation Property Damage coverage
20 and an increase in the deductible applicable to all pain and suffering awards from \$2,500 to \$5,000;
21 and
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23 **WHEREAS** the Board finds that the proposal is made in accordance with the Board's Mandatory
24 Simplified Filing Guidelines and is supported; and
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26 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
27 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
29 *Insurance Companies Act* or the respective regulations thereunder.
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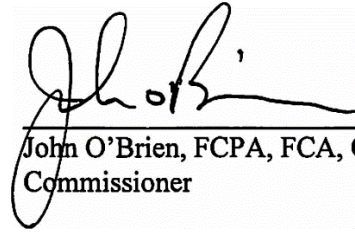
32 **IT IS THEREFORE ORDERED THAT:**
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- 34 1. The proposal received June 1, 2020 from Northbridge General Insurance Corporation for
35 its Public Vehicles category of automobile insurance is approved to be effective no sooner
36 than November 21, 2020 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 15th day of June, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary