

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

AN ORDER OF THE BOARD

NO. A.I. 46(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
9 Miscellaneous Vehicles category of
10 automobile insurance.
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13 **WHEREAS** effective January 1, 2020 changes to the *Automobile Insurance Act* and regulations
14 thereunder came into effect which included mandatory reforms of the automobile insurance
15 product; and
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17 **WHEREAS** the mandatory reforms included the introduction of Direct Compensation Property
18 Damage (“DCPD”) coverage for all vehicles and an increase in the deductible applicable to all
19 pain and suffering awards from \$2,500 to \$5,000; and
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21 **WHEREAS** on June 30, 2020 Northbridge General Insurance Corporation applied to the Board
22 for approval of a revised rating program under the Reform Filing option for its Miscellaneous
23 Vehicles category of automobile insurance, including Antique Vehicles, ATVs, Camper Units,
24 Motorcycles, Motorhomes, Snow Vehicles and Trailers; and
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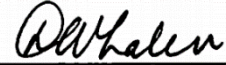
26 **WHEREAS** the proposal is made in accordance with the Board’s Reform Filing Guidelines; and
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28 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
30 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
31 *Insurance Companies Act* or the respective regulations thereunder.
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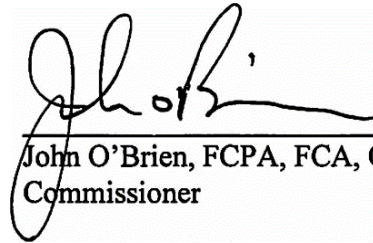
34 **IT IS THEREFORE ORDERED THAT:**
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- 36 1. The revised rating program received June 30, 2020 from Northbridge General Insurance
37 Corporation for its Miscellaneous Vehicles category of automobile insurance is approved to
38 be effective no sooner than November 21, 2020 for new business and for renewals.

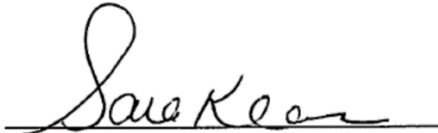
DATED at St. John's, Newfoundland and Labrador, this 9th day of July, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Sara Kean
Assistant Board Secretary