

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

Filing Information	
Name of Insurer	Northbridge General Insurance Corporation
Type of Business	Private Passenger Automobile
New Business Effective Date	June 9, 2022
Renewal Business Effective Date	April 25, 2022
Board Order #	A.I. 27(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-11.8%
Property Damage - Tort	n/a	-11.7%
DCPD	n/a	-3.5%
Uninsured Auto	n/a	63.7%
Underinsured Motorist	n/a	-3.6%
Accident Benefits	n/a	0.1%
Collision	n/a	-16.7%
Comprehensive	n/a	-15.5%
Specified Perils	n/a	-43.3%
All Perils	n/a	-13.5%
Total Overall	n/a	-10.2%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	795	21	194	21	18	84	356	159	33	594
005	391	10	92	12	19	86	324	144	0	288
006	388	10	112	14	60	100	719	198	0	598
007	351	9	71	12	18	81	329	111	12	566

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	697	19	186	36	18	88	307	134	16	518
005	365	10	94	14	17	73	246	126	0	169
006	323	9	98	12	37	79	673	178	0	464
007	325	9	74	14	17	71	243	93	9	478

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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.)

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

The rate change data and average premium data contained in this document is presented on an aggregate basis. Actual rate changes and premium levels will vary by individual policyholder based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.