

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

**AN ORDER OF THE BOARD**

**NO. A.I. 13(2022)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22,  
3 as amended, and regulations  
4 thereunder; and  
5

6 **IN THE MATTER OF** an application  
7 by Northbridge General Insurance  
8 Corporation for approval of rates for  
9 its Combined Deductible Endorsement  
10 for its Commercial Vehicles and  
11 Interurban Trucks category of  
12 automobile insurance.  
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15 **WHEREAS** on June 6, 2022 Northbridge General Insurance Corporation (“Northbridge”) applied  
16 to the Board under the Supplemental filing option for approval of rates for its Combined  
17 Deductible Endorsement, applicable only to its Commercial Vehicles and Interurban Trucks  
18 category of automobile insurance; and  
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20 **WHEREAS** Northbridge provided justification to support the proposed rates; and  
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22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
24 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
25 *Insurance Companies Act* or the respective regulations thereunder.  
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28 **IT IS THEREFORE ORDERED THAT:**  
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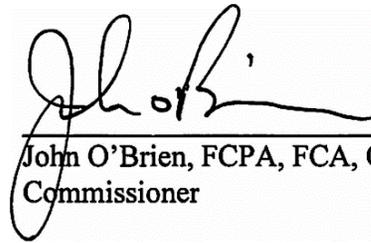
- 30 1. The proposal received June 6, 2022 from Northbridge General Insurance Corporation for  
31 approval of rates for its Combined Deductible Endorsement is approved to be effective no  
32 sooner than September 1, 2022 for new business and September 21, 2022 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 17<sup>th</sup> day of June, 2022.



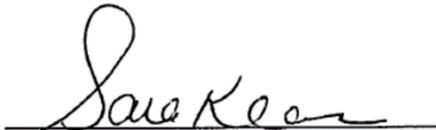
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**Darlene Whalen, P. Eng., FEC**  
**Chair and Chief Executive Officer**



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**John O'Brien, FCPA, FCA, CISA**  
**Commissioner**



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**Sara Kean**  
**Assistant Board Secretary**