

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

AN ORDER OF THE BOARD

NO. A.I. 24(2026)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application by
7 Northbridge General Insurance
8 Corporation for approval to implement a
9 revised rating program for its Public
10 Vehicles category of automobile
11 insurance.
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14 **WHEREAS** on April 16, 2026 Northbridge General Insurance Corporation (“NGIC”) applied to the
15 Board for approval of a revised rating program under the Mandatory Simplified filing option for
16 its Public Vehicles category of automobile insurance, including Ambulances, Public Buses, Private
17 Buses, School Buses, and Taxis, Limousines & Funeral Vehicles; and
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19 **WHEREAS** NGIC proposed base rate changes to all coverages which are not dependent on Private
20 Passenger Automobiles or Commercial Vehicles rates; and
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22 **WHEREAS** NGIC does not have sufficient volume to perform a full actuarial analysis for its Public
23 Vehicles classes; and
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25 **WHEREAS** NGIC states that a modest rate adjustment ensures continued sustainability of
26 coverage, aligns with industry trends, and reflects the value of enhanced services; and
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28 **WHEREAS** NGIC states that Public Vehicles insurance rates have not been increased for more
29 than 10 years, despite significant increases in healthcare costs, inflation, and service delivery
30 expenses; and
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32 **WHEREAS** the proposal results in overall rate level changes as follows:

Vehicle Type	Overall Impact
Ambulance	0.44%
Public Bus	5.00%
Private Bus	2.82%
School Bus	3.40%
Taxis, Limousines & Funeral Vehicles	3.55%
Overall	3.37%

1 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified Filing
2 Guidelines; and

3
4 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
5 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
6 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
7 **Insurance Companies Act** or the respective regulations thereunder.

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10 **IT IS THEREFORE ORDERED THAT:**

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- 12 1. The revised rating program received April 16, 2026 from Northbridge General Insurance
13 Corporation for its Public Vehicles category of automobile insurance is approved to be
14 effective no sooner than August 24, 2026 for new business and October 9, 2026 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 25th day of June, 2026.



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau, CMA, LL.B., ICD.D
Commissioner



Mike McNiven
Board Secretary