

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

AN ORDER OF THE BOARD

NO. A.I. 32(2021)

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 to implement
9 a revised rating program for its
10 Miscellaneous Vehicles category of
11 automobile insurance.
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14 **WHEREAS** on July 13, 2021 Northbridge General Insurance Corporation (“NGIC”) applied to
15 the Board for approval of a revised rating program under the Mandatory Simplified filing option
16 for its Miscellaneous Vehicles category of automobile insurance, which includes the Historic
17 Vehicles and Trailers and Camper Units vehicle classes; and
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19 **WHEREAS** NGIC does not have sufficient volume to perform an independent analysis for the
20 Historic Vehicles and Trailers and Camper Units vehicle classes and thus proposed no rate
21 changes; and
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23 **WHEREAS** NGIC proposed and provided rationale for a number of underwriting, endorsement and
24 rating rule changes; and
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26 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified
27 Filing Guidelines and is supported; and
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29 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
30 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
31 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
32 *Insurance Companies Act* or the respective regulations thereunder.

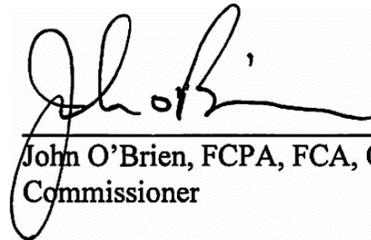
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The revised rating program received July 13, 2021 from Northbridge General Insurance
4 Corporation for its Miscellaneous Vehicles category of automobile insurance is approved to
5 be effective no sooner than April 25, 2022 for new business and June 9, 2022 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 17th day of August, 2021.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary