

NOVA SCOTIA UTILITY AND REVIEW BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **NORTHBRIDGE FINANCIAL CORPORATION** for approval to adopt the 2019 Commercial Rate Group Tables

BEFORE:  David J. Almon, LL.B., Member

ORDER

WHEREAS NORTHBRIDGE FINANCIAL CORPORATION, on behalf of Northbridge General Insurance Corporation, Verassure Insurance Company and Tokio Marine & Nichido Fire Insurance Company Ltd. (Northbridge) applied to the Nova Scotia Utility and Review Board, for approval to adopt the 2019 Commercial Rate Group Tables [Table I and Table II(A)], effective November 15, 2019, for new business and December 15, 2019, for renewal business;

AND WHEREAS the application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G – Commercial Rate Group Tables (Requirements)*;

AND WHEREAS the application complies with the *Insurance Act* and *Regulations*;

AND WHEREAS Northbridge provided updated profiles that show a reasonable range of impacts for the selected vehicles using the correct rating groups;

IT IS HEREBY ORDERED that Northbridge's application to adopt the 2019 Commercial Rate Group Tables [Table I and Table II(A)] is hereby approved effective November 15, 2019, for new business and December 15, 2019, for renewal business.

DATED at Halifax, Nova Scotia, this 9th day of September 2019.



Clerk of the Board