



**SENT BY EMAIL**

**Notification: Release of Rates**

To: Northbridge Personal Ins Co  
Attention: Clara Chan  
Actuarial Analyst  
Email: [clara.chan@nbfc.com](mailto:clara.chan@nbfc.com)

Re: **Northbridge Personal Ins Co**  
**RFG - 2 Filing Adopting IAO rate Private Passenger**

Billing Number: 2015-259 Filed: 2016-04-29

Effective Dates:

New: 2016-08-01

Renewal 2016-09-01

Overall Implemented Rate Change: **10.23%**

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Pursuant to section 267.2 (1) of the Insurance Act, the New Brunswick Insurance Board (the "Board") conducted a review of the IAO filing noted above and deems it in compliance with the Act as well as with the Board's filing guidelines.

An IAO Regular filing allows an insurer to adopt approved rates promulgated by and with the permission of IAO Actuarial Consulting Services Inc. (IAO).

Please provide the Board with notification of any changes to these effective dates.

The Company has 30 days to supply an updated rate manual and a final copy of the filing in electronic format only.

Dated: 2016-06-02

C. Kevin Duff  
Secretary to the Board

c.c. Kelly Ferris, Manager of Insurance Services