

NOVA SCOTIA REGULATORY AND APPEALS BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **NORTHBRIDGE GENERAL INSURANCE CORPORATION, FEDERATED INSURANCE COMPANY OF CANADA, and TOKIO MARINE & NICHIDO FIRE INSURANCE COMPANY LIMITED**, for approval to adopt the 2025 IAO Actuarial Consulting Services Inc. Commercial Rate Group Tables I and II(A)

BEFORE:  Marc Dunning, P.Eng., LL.B., Member

DECISION and ORDER

Northbridge General Insurance Corporation, on its own behalf and on behalf of Federated Insurance Company of Canada and Tokio Marine & Nichido Fire Insurance Company Limited (Northbridge), applied to the Nova Scotia Regulatory and Appeals Board (the Board) for approval to adopt the 2025 IAO Actuarial Consulting Services Inc. Commercial Rate Group Tables I and II(A).

Northbridge's application followed the Board's *Rate Filing Requirements for Automobile Insurance – Section 155G – Commercial Rate Group Tables*.

The Board finds the application complies with the *Insurance Act* and *Regulations*.

The Board approves the application effective October 20, 2025, for new business, and December 5, 2025, for renewal business.

DATED at Halifax, Nova Scotia, this 24th day of June 2025.



Clerk of the Board