

**NOVA SCOTIA REGULATORY AND APPEALS BOARD**

**IN THE MATTER OF THE INSURANCE ACT**

- and -

**IN THE MATTER OF AN APPLICATION** by **NORTHBRIDGE GENERAL INSURANCE COMPANY (FEDERATED INSURANCE COMPANY OF CANADA, TOKIO MARINE & NICHIDO FIRE INSURANCE COMPANY LIMITED)** for approval to adopt the 2026 Commercial Rate Group Tables

**BEFORE:**



M. Kathleen McManus, K.C., Ph.D., Member

**DECISION and ORDER**

Northbridge Financial Corporation (Northbridge) applied to the Nova Scotia Regulatory and Appeals Board, for approval to adopt the 2026 Commercial Rate Group Tables I and II(A) for Northbridge General Insurance Company, Federated Insurance Company of Canada and Tokio Marine & Nichido Fire Insurance Company Limited.

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 August 24, 2026, for new business and October 9, 2026, for renewal business for all three companies.**

**DATED** at Halifax, Nova Scotia, this 10<sup>th</sup> day of March 2026.

*Pamela McGarrigle*

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Clerk of the Board