Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Reform Filing

Rate Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Mopeds
New Business Effective Date	September 16, 2020
Renewal Business Effective Date	October 31, 2020
Board Order #	A.I. 13(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-1.6%
Property Damage - Tort	-1.6%
DCPD	-1.6%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.3%

Current Average Written Premium ($)

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	15		17	22	12	0	0	0	0
005	13		17	22	12	270	503	0	0
006	0		0	0	0	0	0	0	0
007	13		17	22	12	0	0	0	0

Proposed Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	13	0	1	17	22	12	0	0	0	0
005	12	0	1	17	22	12	270	503	0	0
006	0	0	0	0	0	0	0	0	0	0
007	12	0	1	17	22	12	0	0	0	0

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
Discounts and surcharges that were applicable on TPL were applied on BI, PD & DCPD.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.