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	Motorcycles
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	-3.0%
Property Damage - Tort	-3.0%
DCPD	-3.0%
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	-1.0%

Current Average Written Premium ($)

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	117	[redacted]	72	26	19	245	424	226	0
005	104	[redacted]	64	26	19	303	435	187	0
006	99	[redacted]	55	26	19	202	373	195	0
007	105	[redacted]	63	25	18	270	433	231	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	105	1	8	72	26	19	245	424	226	0
005	92	1	7	64	26	19	303	435	187	0
006	89	1	6	55	26	19	202	373	195	0
007	93	1	7	63	25	18	270	433	231	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.