

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		Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	117		72	26	19	245	424	226	0
005	104		64	26	19	303	435	187	0
006	99		55	26	19	202	373	195	0
007	105		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.	

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

The rate change data and average premium data contained in this document is presented on an aggregate basis. Actual rate changes and premium levels will vary by individual policyholder based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.