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	Motorhomes
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	-1.9%
Property Damage - Tort	-1.9%
DCPD	-1.9%
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	-0.5%

Current Average Written Premium ($)

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	***251***	[redacted]	***56***	***6***	***6***	***349***	***292***	***154***	***0***
005	***313***	[redacted]	***56***	***6***	***6***	***382***	***236***	***210***	***0***
006	***240***	[redacted]	***56***	***6***	***7***	***192***	***218***	***280***	***0***
007	***239***	[redacted]	***56***	***6***	***6***	***218***	***227***	***117***	***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	***188***	***5***	***62***	***56***	***6***	***6***	***349***	***292***	***154***	***0***
005	***235***	***6***	***87***	***56***	***6***	***6***	***382***	***236***	***210***	***0***
006	***180***	***5***	***39***	***56***	***6***	***7***	***192***	***218***	***280***	***0***
007	***179***	***5***	***40***	***56***	***6***	***6***	***218***	***227***	***117***	***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.