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	School Buses
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	-2.0%
Property Damage - Tort	-2.0%
DCPD	-2.0%
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	0.0%

Current Average Written Premium ($)

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	***66***	[redacted]	***39***	***12***	***0***	***126***	***84***	***0***	***0***
005	***62***	[redacted]	***41***	***13***	***0***	***143***	***123***	***0***	***0***
006	***49***	[redacted]	***16***	***12***	***0***	***194***	***182***	***0***	***0***
007	***68***	[redacted]	***42***	***12***	***0***	***122***	***84***	***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	***47***	***6***	***11***	***39***	***12***	***0***	***126***	***84***	***0***	***0***
005	***45***	***5***	***10***	***41***	***13***	***0***	***143***	***123***	***0***	***0***
006	***35***	***4***	***9***	***16***	***12***	***0***	***194***	***182***	***0***	***0***
007	***49***	***7***	***12***	***42***	***12***	***0***	***122***	***84***	***0***	***0***

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
No changes on VRG tables/capping structure/etc.