

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		Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	66		39	12	0	126	84	0	0
005	62		41	13	0	143	123	0	0
006	49		16	12	0	194	182	0	0
007	68		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.	

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.