

**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Filing**

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	September 16, 2020
Renewal Business Effective Date	October 31, 2020
Board Order #	A.I. 51(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	10.2%	10.2%
Property Damage - Tort	10.2%	10.2%
DCPD	10.2%	10.2%
Uninsured Auto	2.7%	0.0%
Underinsured Motorist	-2.0%	-4.9%
Accident Benefits	5.0%	5.0%
Collision	4.3%	4.3%
Comprehensive	5.2%	5.2%
Specified Perils		
All Perils	-	-
Total Overall	7.6%	7.6%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	720	19	212	24	10	143	303	186	23	0
005	363	10	100	24	11	64	276	162	23	0
006	303	8	76	24	11	37	426	183	22	0
007	358	10	98	24	10	61	273	168	20	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	849	23	237	24	10	156	327	193	27	0
005	396	11	109	24	10	66	291	175	26	0
006	271	7	83	24	10	34	405	177	22	0
007	383	10	107	24	10	63	287	181	24	0

Rate Capping Provisions	
Proposed Rate Cap	25%
Length of Cap	1 year

Summary of Changes/Additional Information
- Base rate change by coverages
- Review of current differentials
- CLEAR update (From 2019 to 2020)
- Review of the Multi-Product discount
- Review of the Snow Tire discount
- Review of the Welcome discount
- Review of the More Vehicle Than Driver discount
- Review of the endorsements 43

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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.