

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Private Trailer
New Business Effective Date	November 18, 2020
Renewal Business Effective Date	January 2, 2021
Board Order #	A.I. 80(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	356.2%	180.2%
Property Damage - Tort	356.2%	33.6%
DCPD	0.0%	-
Uninsured Auto	0.0%	-
Underinsured Motorist	0.0%	-
Accident Benefits	16.3%	12.5%
Collision	8.8%	4.4%
Comprehensive	22.5%	11.3%
Specified Perils	21.1%	10.6%
All Perils	-	-
Total Overall	33.5%	16.7%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	9	0	0	0	0	4	71	153	69	0
005	10	1	0	0	0	4	90	207	152	0
006	5	0	0	0	0	3	98	223	170	0
007	9	0	0	0	0	4	101	244	97	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	24	1	0	0	0	4	74	170	76	0
005	28	1	0	0	0	5	94	230	168	0
006	15	0	0	0	0	3	102	248	188	0
007	25	1	0	0	0	5	105	272	108	0

Rate Capping Provisions	
Proposed Rate Cap	-
Length of Cap	-

Summary of Changes/Additional Information	
- Base rate change by coverages	

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.