

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**AN ORDER OF THE BOARD**

**NO. A.I. 13(2020)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended, and regulations thereunder;  
4 and  
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6 **IN THE MATTER OF** an application  
7 by Co-operators General Insurance  
8 Company for approval to implement a  
9 revised rating program for all vehicle  
10 types.  
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13 **WHEREAS** effective January 1, 2020 changes to the *Automobile Insurance Act* and regulations  
14 thereunder came into effect which included mandatory reforms of the automobile insurance  
15 product; and  
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17 **WHEREAS** the mandatory reforms included the introduction of Direct Compensation Property  
18 Damage (“DCPD”) coverage for all vehicles and an increase in the deductible applicable to all  
19 pain and suffering awards from \$2,500 to \$5,000; and  
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21 **WHEREAS** on November 5, 2019 the Board implemented a simplified “Reform” filing option  
22 and Reform Filing Guidelines to expedite the approval of the mandatory reform changes; and  
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24 **WHEREAS** the Reform Filing Guidelines provide step-by-step procedures for splitting existing  
25 Board approved Third Party Liability rates into rates for Bodily Injury, Property Damage-Tort and  
26 DCPD sub-coverages as well as for reflecting the deductible increase into Bodily Injury rates; and  
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28 **WHEREAS** on April 21, 2020 Co-operators General Insurance Company applied to the Board for  
29 approval of a revised rating program under the Reform filing option for all vehicle types; and  
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31 **WHEREAS** the revised rating program is consistent with the Reform Filing Guidelines and is  
32 supported; and  
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34 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
35 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the

1 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
2 *Insurance Companies Act* or the respective regulations thereunder.

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5 **IT IS THEREFORE ORDERED THAT:**

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- 7 1. The revised rating program received April 21, 2020 from Co-operators General Insurance  
8 Company for all vehicle types is approved to be effective no sooner than September 16, 2020  
9 for new business and no sooner than October 31, 2020 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 29<sup>th</sup> day of April, 2020.



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Darlene Whalen, P. Eng., FEC  
Chair and Chief Executive Officer



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Christopher Pike, LL.B., FCIP  
Commissioner



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Cheryl Blundon  
Board Secretary  
Board Secretary