

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	All Terrain Vehicles
New Business Effective Date	September 7, 2022
Renewal Business Effective Date	October 7, 2022
Board Order #	A.I. 15(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-0.08%
Property Damage - Tort	n/a	-0.05%
DCPD	n/a	0.11%
Uninsured Auto	n/a	-0.08%
Underinsured Motorist	n/a	0.06%
Accident Benefits	n/a	-0.50%
Collision	n/a	-0.01%
Comprehensive	n/a	0.00%
Specified Perils	n/a	0.00%
All Perils		
Total Overall	n/a	-0.06%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>79.39</b>	<b>1.00</b>	<b>5.94</b>	<b>23.09</b>	<b>26.76</b>	<b>29.58</b>	<b>145.02</b>	<b>156.46</b>	<b>124.86</b>	
005	<b>83.76</b>	<b>1.00</b>	<b>6.53</b>	<b>24.34</b>	<b>26.16</b>	<b>31.19</b>	<b>145.69</b>	<b>169.55</b>	<b>134.07</b>	
006	<b>83.54</b>	<b>1.00</b>	<b>6.57</b>	<b>24.50</b>	<b>25.82</b>	<b>31.27</b>	<b>159.78</b>	<b>176.26</b>	<b>138.74</b>	
007	<b>82.62</b>	<b>1.00</b>	<b>7.12</b>	<b>24.43</b>	<b>25.64</b>	<b>31.32</b>	<b>180.13</b>	<b>195.63</b>	<b>143.87</b>	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	<b>84.45</b>	<b>1.00</b>	<b>6.12</b>	<b>23.96</b>	<b>26.46</b>	<b>30.07</b>	<b>142.99</b>	<b>162.23</b>	<b>122.39</b>	
005	<b>75.05</b>	<b>1.00</b>	<b>6.56</b>	<b>23.98</b>	<b>26.19</b>	<b>30.87</b>	<b>131.22</b>	<b>156.46</b>	<b>127.71</b>	
006	<b>83.27</b>	<b>1.00</b>	<b>6.26</b>	<b>23.99</b>	<b>25.99</b>	<b>30.97</b>	<b>162.82</b>	<b>172.49</b>	<b>133.65</b>	
007	<b>80.94</b>	<b>1.00</b>	<b>7.06</b>	<b>23.98</b>	<b>25.84</b>	<b>30.78</b>	<b>184.45</b>	<b>194.30</b>	<b>148.17</b>	

Rate Capping Provisions	
Proposed Rate Cap	Capping of premium that exceed 15% increase.
Length of Cap	2 Years

Summary of Changes/Additional Information
<ul style="list-style-type: none"> <li>• <input checked="" type="checkbox"/> Modification to Existing Variables, including Deductible, Limit, Accident Surcharges</li> <li>• <input checked="" type="checkbox"/> Introduction of New Variables: <ul style="list-style-type: none"> <li><input type="checkbox"/> Vehicle Value</li> <li><input type="checkbox"/> Body Style</li> <li><input type="checkbox"/> Vehicle Age</li> <li><input type="checkbox"/> Years Licensed</li> <li><input type="checkbox"/> Urban/Rural</li> </ul> </li> <li>• <input checked="" type="checkbox"/> Introduction of New Discounts <ul style="list-style-type: none"> <li><input type="checkbox"/> Electric Discount</li> <li><input type="checkbox"/> Multi-vehicle Discount</li> <li><input type="checkbox"/> Multi- Product Discount</li> <li><input type="checkbox"/> Renewal Discount</li> </ul> </li> <li>• <input checked="" type="checkbox"/> Removal of Class, Wheels Factor, and Rate Group variables.</li> <li>• <input checked="" type="checkbox"/> Switch to Multiplicative Surcharges.</li> <li>• <input checked="" type="checkbox"/> Introduction of Accident and Conviction Surcharges.</li> <li>• <input checked="" type="checkbox"/> Rating Rule change: Reduction of Deductible Levels.</li> </ul>

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.

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Snowmobile
New Business Effective Date	September 7, 2022
Renewal Business Effective Date	October 7, 2022
Board Order #	A.I. 15(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.00%
Property Damage - Tort	n/a	-0.22%
DCPD	n/a	-0.17%
Uninsured Auto	n/a	3.78%
Underinsured Motorist	n/a	2.61%
Accident Benefits	n/a	-1.34%
Collision	n/a	0.00%
Comprehensive	n/a	0.00%
Specified Perils	n/a	0.00%
All Perils		
Total Overall	n/a	0.01%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	58.32	1.00	4.53	8.28	11.06	45.04	220.54	87.69	41.57	
005	59.70	1.00	4.26	8.60	10.86	46.67	185.57	77.61	40.04	
006	59.17	1.00	4.93	8.71	10.66	47.60	248.32	92.62	40.98	
007	60.00	1.00	4.90	8.76	10.71	47.58	233.22	97.04	44.42	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	62.54	0.99	4.62	8.98	11.23	45.74	199.08	84.82	42.53	
005	52.77	0.99	4.49	8.98	11.07	45.83	146.50	69.68	39.45	
006	60.28	1.00	4.82	8.99	11.02	47.12	266.08	100.89	38.83	
007	58.59	1.00	4.89	8.98	10.99	46.37	223.58	91.95	44.68	

Rate Capping Provisions	
Proposed Rate Cap	Capping of premium that exceed 15% increase.
Length of Cap	2 Years.

Summary of Changes/Additional Information
<ul style="list-style-type: none"> <li>• <input checked="" type="checkbox"/> Modification to Existing Variables, including Deductible, Limit, Accident Surcharges</li> <li>• <input checked="" type="checkbox"/> Introduction of New Variables: <ul style="list-style-type: none"> <li><input type="checkbox"/> Vehicle Value</li> <li><input type="checkbox"/> Body Style</li> <li><input type="checkbox"/> Vehicle Age</li> <li><input type="checkbox"/> Years Licensed</li> <li><input type="checkbox"/> Urban/Rural</li> </ul> </li> <li>• <input checked="" type="checkbox"/> Introduction of New Discounts <ul style="list-style-type: none"> <li><input type="checkbox"/> Electric Discount</li> <li><input type="checkbox"/> Multi-vehicle Discount</li> <li><input type="checkbox"/> Multi-Product Discount</li> <li><input type="checkbox"/> Renewal Discount</li> </ul> </li> <li>• <input checked="" type="checkbox"/> Removal of Rate Group, and Driving Record variables.</li> <li>• <input checked="" type="checkbox"/> Switch to Multiplicative Surcharges</li> <li>• <input checked="" type="checkbox"/> Introduction of Accident and Conviction Surcharges</li> <li>• <input checked="" type="checkbox"/> Rating Rule change: Reduction of Deductible Levels</li> </ul>

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.