

**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	Motorcycles & Mopeds
New Business Effective Date	August 9, 2023
Renewal Business Effective Date	September 8, 2023
Board Order #	A.I. 8(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	15.8%	10.00%
Property Damage - Tort	15.8%	10.04%
DCPD	15.8%	10.00%
Uninsured Auto	9.4%	0.00%
Underinsured Motorist	8.4%	4.76%
Accident Benefits	1.3%	2.00%
Collision	-8.2%	0.00%
Comprehensive	-10.8%	-10.00%
Specified Perils	-10.6%	-5.00%
All Perils	n/a	n/a
Total Overall	1.7%	0.70%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$90.34	\$1.10	\$7.21	\$25.88	\$23.00	\$70.11	\$211.48	\$347.65	\$214.05	n/a
005	\$92.82	\$1.11	\$7.47	\$27.57	\$22.69	\$69.34	\$273.68	\$467.22	\$188.38	n/a
006	\$81.42	\$1.08	\$6.21	\$26.98	\$22.49	\$60.15	\$207.83	\$360.86	\$184.30	n/a
007	\$85.14	\$1.07	\$6.93	\$26.87	\$22.20	\$67.07	\$228.76	\$395.38	\$216.88	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$88.00	\$1.13	\$8.24	\$25.86	\$23.77	\$79.91	\$207.70	\$306.08	\$209.13	n/a
005	\$104.98	\$1.27	\$7.89	\$27.64	\$24.01	\$64.23	\$274.26	\$415.57	\$209.00	n/a
006	\$95.11	\$1.17	\$6.80	\$27.00	\$23.74	\$56.32	\$212.87	\$310.05	\$135.40	n/a
007	\$101.02	\$1.25	\$7.43	\$26.88	\$23.45	\$63.32	\$231.78	\$366.69	\$201.74	n/a

Rate Capping Provisions	
Proposed Rate Cap	20%
Length of Cap	Until the next rate review

Summary of Changes/Additional Information
<p>Base Rate changes by coverage, designed to achieve the proposed overall rate level change</p> <p>Propose new Rating Plan for Motorcycles and Mopeds.</p> <ol style="list-style-type: none"> 1) Introduced new rating variables for Motorcycles and Mopeds. 2) Modified existing rating variables for Motorcycles and Mopeds. 3) Removal of existing obsolete rating variables for Motorcycles and Mopeds. <p>Mopeds/Scooters are now share the same rating plan as Motorcycles.</p> <p>Rating Rule change:</p> <ol style="list-style-type: none"> 1) Reduction of Deductible Levels. 2) Rate motorcycles, mopeds or scooters using the actual territory ordinarily kept and driven when a vehicle is operated in more than one territory on a regular basis

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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.