

**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 13,2023
Renewal Business Effective Date	October 13, 2023
Board Order #	A.I. 14(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	11.9%	8.0%
Property Damage - Tort	11.9%	7.9%
DCPD	11.9%	8.0%
Uninsured Auto	2.0%	0.0%
Underinsured Motorist	-5.3%	0.0%
Accident Benefits	-3.5%	-2.0%
Collision	6.6%	2.5%
Comprehensive	-1.3%	0.0%
Specified Perils	-1.3%	-10.8%
All Perils	-	-
Total Overall	7.9%	5.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	834	22	211	22	11	138	299	176	25	-
005	383	10	123	24	10	62	286	168	27	-
006	258	7	93	23	11	32	416	157	17	-
007	364	10	117	24	10	59	278	165	23	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	907	24	229	22	11	136	307	176	22	-
005	415	11	130	24	10	61	292	169	24	-
006	274	7	102	23	11	31	432	155	14	-
007	390	10	126	24	10	57	283	165	20	-

Rate Capping Provisions	
Proposed Rate Cap	Varies by increase
Length of Cap	Until next revision

Summary of Changes/Additional Information
- Base rate change by coverages
- Review of current differentials, changes to endorsement and new rating variable
- Review of the Other Operators table
- Revision of the capping levels

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.