

**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	August 12, 2026
Renewal Business Effective Date	September 11, 2026
Board Order #	A.I. 17(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	9.4%	4.5%
Property Damage - Tort	9.4%	4.4%
DCPD	9.4%	4.3%
Uninsured Auto	4.5%	4.4%
Underinsured Motorist	-3.9%	-0.6%
Accident Benefits	29.1%	24.6%
Collision	-2.1%	-8.9%
Comprehensive	14.6%	10.8%
Specified Perils	14.6%	36.9%
All Perils	3.9%	0.0%
Total Overall	8.0%	3.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 1,054	\$ 28	\$ 246	\$ 22	\$ 11	\$ 125	\$ 389	\$ 212	\$ 23	\$ -
005	\$ 398	\$ 11	\$ 145	\$ 23	\$ 10	\$ 49	\$ 362	\$ 209	\$ 25	\$ -
006	\$ 313	\$ 8	\$ 140	\$ 23	\$ 12	\$ 27	\$ 518	\$ 180	\$ 11	\$ -
007	\$ 403	\$ 11	\$ 147	\$ 23	\$ 10	\$ 47	\$ 367	\$ 210	\$ 22	\$ -

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 1,151	\$ 31	\$ 259	\$ 23	\$ 11	\$ 162	\$ 365	\$ 224	\$ 30	\$ -
005	\$ 385	\$ 10	\$ 147	\$ 24	\$ 10	\$ 58	\$ 328	\$ 241	\$ 35	\$ -
006	\$ 330	\$ 9	\$ 169	\$ 24	\$ 12	\$ 32	\$ 432	\$ 184	\$ 18	\$ -
007	\$ 399	\$ 11	\$ 149	\$ 24	\$ 10	\$ 57	\$ 337	\$ 240	\$ 31	\$ -

Rate Capping Provisions	
Proposed Rate Cap	Please refer to section 6g
Length of Cap	Until next revision

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
With this filing, we are proposing an overall rate change of 3.0%, achieved through base rate changes at the coverage level and the following segmentations changes: <ul style="list-style-type: none"> <li>-Differential changes for the following variables: Territory, Body Style, Years Licensed, BMS, Vehicle Age, Vehicle Age When Purchased, Number of Years as Owner of the vehicle.</li> <li>-Differential and structural changes for the following rating variables: Exposure, Use.</li> <li>-Update to the Vehicle Differential Variable (Methodology, as well as CLEAR table update from CLEAR 2025 to CLEAR 2026)</li> </ul> We are also proposing the following changes: <ul style="list-style-type: none"> <li>-Update to the New to Canada eligibility criteria</li> <li>-Review of the Hybrid/Electric Vehicles Discount</li> <li>-Remove Stay &amp; Save Discount</li> <li>-Rate manual update</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.

