

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

AN ORDER OF THE BOARD

NO. A.I. 21(2021)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application
7 by Co-operators General Insurance
8 Company for approval to adopt
9 endorsement changes for its Private
10 Passenger Automobiles and Light
11 Commercial Vehicles categories of
12 automobile insurance.
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15 **WHEREAS** on June 17, 2021 Co-operators General Insurance Company (“Co-operators”) applied
16 to the Board under the Supplemental filing option for approval to adopt endorsement changes for
17 its Private Passenger Automobiles and Light Commercial Vehicles categories of automobile
18 insurance; and
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20 **WHEREAS** Co-operators proposed to introduce a new Accident Protection Endorsement to
21 replace the current Accident Forgiveness Endorsement; and
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23 **WHEREAS** Co-operators provided justification to support the proposed endorsement changes;
24 and
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26 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
27 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
29 *Insurance Companies Act* or the respective regulations thereunder.
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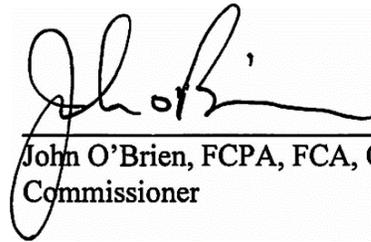
32 **IT IS THEREFORE ORDERED THAT:**
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- 34 1. The proposal received June 17, 2021 from Co-operators General Insurance Company to
35 adopt endorsement changes for its Private Passenger Automobiles and Light Commercial
36 Vehicles categories of automobile insurance is approved to be effective no sooner than
37 December 15, 2021 for new business and January 14, 2022 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 13th day of July, 2021.



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



**John O'Brien, FCPA, FCA, CISA
Commissioner**



**Cheryl Blundon
Board Secretary**