

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

AN ORDER OF THE BOARD

NO. A.I. 22(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 the
9 2021 CLEAR rate group table for its
10 Motorcycles category of automobile
11 insurance.
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14 **WHEREAS** on June 23, 2021 Co-operators General Insurance Company (“Co-operators”) applied
15 to the Board for approval to adopt the 2021 CLEAR rate group table for its Motorcycles category
16 of automobile insurance; and
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18 **WHEREAS** Co-operators proposed an overall rate level change of -0.21%; and
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20 **WHEREAS** Co-operators proposed to maintain its current capping provision; and
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22 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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24 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
27 *Insurance Companies Act* or the respective regulations thereunder.
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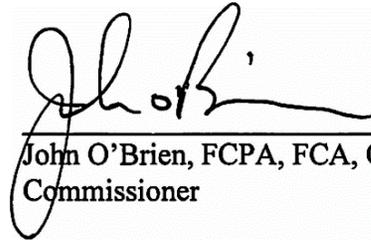
30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received June 23, 2021 from Co-operators General Insurance Company for
33 its Motorcycles category of automobile insurance is approved to be effective no sooner
34 than January 12, 2022 for new business and February 11, 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