

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

AN ORDER OF THE BOARD

NO. A.I. 33(2018)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22 (the
3 “*Act*”), as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 Co-operators General Insurance Company
8 for approval of changes to endorsements for
9 its Private Passenger Automobiles and Light
10 Commercial Vehicles classes of business.
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13 **WHEREAS** on August 22, 2018 Co-operators General Insurance Company applied to the Board
14 for approval of changes to S.E.F. 43R/43R(L) and to introduce a Physical Damage Extension
15 Endorsement Package; and
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17 **WHEREAS** S.E.F. 43R/43R(L) is the standard Limited Waiver of Depreciation Endorsement
18 which protects buyers and lessees of new automobiles against the cost effects of depreciation; and
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20 **WHEREAS** the proposed Physical Damage Extension Endorsement Package will combine S.E.F.
21 20 and S.E.F. 27 as a package; and
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23 **WHEREAS** S.E.F. 20 is the standard Loss of Use Endorsement and S.E.F. 27 is the standard Legal
24 Liability for Damage to Non-Owned Automobiles Endorsement; and
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26 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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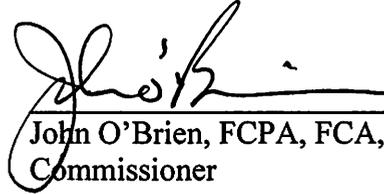
29 **IT IS THEREFORE ORDERED THAT:**
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- 31 1. The proposal received August 22, 2018 from Co-operators General Insurance Company for
32 approval of changes to S.E.F. 43R/43R(L) and to introduce a new Physical Damage Extension
33 Endorsement Package for its Private Passenger Automobiles and Light Commercial Vehicles
34 classes of business is approved to be effective no sooner than January 16, 2019 for new
35 business and February 15, 2019 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 11th day of October, 2018.



Darlene Whalen, P. Eng., FEC
Chair & CEO



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary