

**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
CLEAR Filing**

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Motorcycles
New Business Effective Date	January 12, 2022
Renewal Business Effective Date	February 11, 2022
Board Order #	A.I. 22(2021)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	0.32%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	0.01%
Collision	0.21%
Comprehensive	-0.82%
Specified Perils	-0.96%
All Perils	0.00%
Total Overall	-0.21%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	94	1	7	26	23	72	202	355	215	0
005	90	1	7	27	23	67	245	412	178	0
006	82	1	6	27	22	59	235	361	203	0
007	86	1	7	27	22	66	234	391	221	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	94	1	7	26	23	72	203	352	213	0
005	90	1	7	27	23	67	243	406	178	0
006	82	1	6	27	22	59	236	359	201	0
007	86	1	7	27	22	66	234	388	219	0

Rate Capping Provisions	
Proposed Rate Cap	15%
Length of Cap	1 year

Summary of Changes/Additional Information
- Adopting the most recent CLEAR Table 2021 with the individual VRGs for AB, DCPD, COLL, COMP and SP. The impact of the CLEAR update has not been off-balanced to make it revenue neutral and the off-balance has been applied before capping.

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.