

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

**Filing Information**

Name of Insurer	Co-operators General Insurance Company
Type of Business	Antique
New Business Effective Date	February 14, 2024
Renewal Business Effective Date	March 14, 2024
Board Order #	A.I. 47(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-1.34%	0.00%
Property Damage-Tort	-1.34%	0.00%
DCPD	-1.34%	0.00%
Uninsured Automobile	-1.34%	0.00%
Underinsured Motorist	-2.78%	0.00%
Accident Benefits	0.00%	0.00%
Collision	4.78%	0.00%
Comprehensive	6.75%	0.00%
Specified Perils	6.75%	0.00%
All Perils	0.00%	0.00%
<b>Total Overall</b>	<b>4.07%</b>	<b>0.00%</b>

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$62.45	\$1.80	\$23.10	\$4.00	\$4.00	\$21.00	\$260.00	\$193.54	\$77.00	\$0.00
005	\$64.00	\$2.00	\$19.40	\$4.00	\$4.00	\$21.00	\$221.00	\$205.00	\$0.00	\$0.00
006	\$65.20	\$1.80	\$16.20	\$4.00	\$4.00	\$21.00	\$371.00	\$274.50	\$0.00	\$0.00
007	\$62.29	\$1.77	\$21.45	\$3.97	\$4.00	\$20.83	\$220.73	\$200.35	\$92.50	\$0.00

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$62.45	\$1.80	\$23.10	\$4.00	\$4.00	\$21.00	\$260.00	\$193.54	\$77.00	\$0.00
005	\$64.00	\$2.00	\$19.40	\$4.00	\$4.00	\$21.00	\$221.00	\$205.00	\$0.00	\$0.00
006	\$65.20	\$1.80	\$16.20	\$4.00	\$4.00	\$21.00	\$371.00	\$274.50	\$0.00	\$0.00
007	\$62.29	\$1.77	\$21.45	\$3.97	\$4.00	\$20.83	\$220.73	\$200.35	\$92.50	\$0.00

**Rate Capping Provisions**

Proposed Rate Cap	N/A
Length of Cap	N/A

**Summary of Changes/Additional Information**

<b>No Change</b>

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

**Filing Information**

Name of Insurer	Co-operators General Insurance Company
Type of Business	Motorhomes
New Business Effective Date	February 14, 2024
Renewal Business Effective Date	March 14, 2024
Board Order #	A.I. 47(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-9.66%	0.00%
Property Damage-Tort	-9.66%	0.00%
DCPD	-9.66%	0.00%
Uninsured Automobile	-9.66%	0.00%
Underinsured Motorist	-2.78%	0.00%
Accident Benefits	-5.47%	0.00%
Collision	-10.61%	0.00%
Comprehensive	4.39%	0.00%
Specified Perils	0.49%	0.00%
All Perils	0.00%	0.00%
<b>Total Overall</b>	<b>-3.32%</b>	<b>0.00%</b>

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$161.76	\$4.16	\$58.28	\$5.80	\$6.63	\$56.62	\$323.34	\$303.19	\$133.38	\$0.00
005	\$165.78	\$4.18	\$51.65	\$5.95	\$6.45	\$58.45	\$310.63	\$282.17	\$118.00	\$0.00
006	\$160.13	\$4.13	\$63.60	\$5.80	\$6.60	\$57.14	\$309.28	\$275.63	\$298.00	\$0.00
007	\$166.65	\$4.24	\$53.54	\$5.94	\$6.29	\$58.28	\$335.15	\$292.65	\$117.50	\$0.00

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$161.76	\$4.16	\$58.28	\$5.80	\$6.63	\$56.62	\$323.34	\$303.19	\$133.38	\$0.00
005	\$165.78	\$4.18	\$51.65	\$5.95	\$6.45	\$58.45	\$310.63	\$282.17	\$118.00	\$0.00
006	\$160.13	\$4.13	\$63.60	\$5.80	\$6.60	\$57.14	\$309.28	\$275.63	\$298.00	\$0.00
007	\$166.65	\$4.24	\$53.54	\$5.94	\$6.29	\$58.28	\$335.15	\$292.65	\$117.50	\$0.00

**Rate Capping Provisions**

Proposed Rate Cap	N/A
Length of Cap	N/A

**Summary of Changes/Additional Information**

<b>No Change</b>

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

**Filing Information**

Name of Insurer	Co-operators General Insurance Company
Type of Business	Trailers & Camping Units
New Business Effective Date	February 14, 2024
Renewal Business Effective Date	March 14, 2024
Board Order #	A.I. 47(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-0.55%	0.00%
Property Damage-Tort	-0.55%	0.00%
DCPD	-0.55%	0.00%
Uninsured Automobile	-0.55%	0.00%
Underinsured Motorist	0.00%	0.00%
Accident Benefits	0.00%	0.00%
Collision	2.62%	1.31%
Comprehensive	21.34%	14.23%
Specified Perils	7.72%	14.23%
All Perils	0.00%	0.00%
Total Overall	15.04%	10.30%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$25.68	\$1.00	\$0.00	\$0.00	\$0.00	\$7.98	\$95.55	\$191.35	\$65.19	\$0.00
005	\$25.07	\$1.00	\$0.00	\$0.00	\$0.00	\$8.00	\$100.28	\$212.84	\$147.00	\$0.00
006	\$25.09	\$1.00	\$0.00	\$0.00	\$0.00	\$8.00	\$127.48	\$287.16	\$258.00	\$0.00
007	\$24.83	\$1.00	\$0.00	\$0.00	\$0.00	\$7.99	\$110.29	\$254.91	\$112.86	\$0.00

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$25.68	\$1.00	\$0.00	\$0.00	\$0.00	\$7.98	\$96.81	\$218.57	\$74.46	\$0.00
005	\$25.07	\$1.00	\$0.00	\$0.00	\$0.00	\$8.00	\$101.60	\$243.11	\$167.91	\$0.00
006	\$25.09	\$1.00	\$0.00	\$0.00	\$0.00	\$8.00	\$129.15	\$328.01	\$294.70	\$0.00
007	\$24.83	\$1.00	\$0.00	\$0.00	\$0.00	\$7.99	\$111.73	\$291.17	\$128.91	\$0.00

**Rate Capping Provisions**

Proposed Rate Cap	N/A
Length of Cap	N/A

**Summary of Changes/Additional Information**

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