

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

**AN ORDER OF THE BOARD**

**NO. A.I. 47(2023)**

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 by  
7 Co-operators General Insurance  
8 Company for approval to implement a  
9 revised rating program for its  
10 Miscellaneous Vehicles category of  
11 automobile insurance.  
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14 **WHEREAS** on September 12, 2023 Co-operators General Insurance Company (“Co-operators”)  
15 applied to the Board for approval of a revised rating program under the Mandatory Simplified  
16 filing option for its Miscellaneous Vehicles category of automobile insurance, including Antique  
17 Vehicles, Motorhomes and Private Trailers; and  
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19 **WHEREAS** for Antique Vehicles, Co-operators filed an overall rate level indication of +4.07% and  
20 proposed an overall rate level change of 0%; and  
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22 **WHEREAS** for Motorhomes, Co-operators filed an overall rate level indication of -3.32% and  
23 proposed an overall rate level change of 0%; and  
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25 **WHEREAS** for Private Trailers, Co-operators filed an overall rate level indication of +15.04% and  
26 proposed an overall rate level change of +10.10%; and  
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28 **WHEREAS** Co-operators acknowledged that it lacked sufficient credible loss experience to  
29 consider the full magnitude of its filed rate level indications; and  
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31 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified Filing  
32 Guidelines; and

1 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
2 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
3 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
4 **Insurance Companies Act** or the respective regulations thereunder.


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**IT IS THEREFORE ORDERED THAT:**

9 1. The revised rating program received September 12, 2023 from Co-operators General  
10 Insurance Company for its Miscellaneous Vehicles category of automobile insurance is  
11 approved to be effective no sooner than February 14, 2024 for new business and March 14,  
12 2024 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 24<sup>th</sup> day of November, 2023.

  
Kevin Fagan  
Chair and Chief Executive Officer

  
John O'Brien, FCPA, FCA, CISA  
Commissioner

  
Christopher Pike, LL.B., FCIP  
Commissioner

  
Jo-Anne Galarneau  
Executive Director and Board Secretary