

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	November 13, 2024
Renewal Business Effective Date	December 13, 2024
Board Order #	A.I. 47(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	3.1%	3.0%
Property Damage - Tort	3.1%	3.0%
DCPD	3.1%	2.8%
Uninsured Auto	-6.7%	0.0%
Underinsured Motorist	-6.4%	0.0%
Accident Benefits	-12.2%	-12.0%
Collision	8.5%	8.1%
Comprehensive	9.5%	9.4%
Specified Perils	9.5%	8.3%
All Perils	-	-
Total Overall	3.6%	3.6%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	905	24	230	22	11	134	307	173	22	-
005	404	11	130	24	10	59	293	168	23	-
006	277	7	102	23	11	30	428	154	14	-
007	389	10	127	23	10	57	284	164	20	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	971	26	222	22	11	123	327	184	23	-
005	398	11	139	24	10	50	326	190	25	-
006	280	7	119	23	11	25	428	156	15	-
007	381	10	136	23	10	47	316	185	22	-

Rate Capping Provisions	
Proposed Rate Cap	Varies by Increase
Length of Cap	Until next revision

Summary of Changes/Additional Information
- Base rate change by coverages
- Review of current differentials
- Update the CLEAR table (from 2022 CLEAR to the 2023 CLEAR) used in our internal vehicle differential table
- Introduction of new rating variables
- Introduction of Endorsement SEF 45
- Review of multi-vehicle discount
- Revision of the capping levels

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.