

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

**AN ORDER OF THE BOARD**

**NO. A.I. 73(2024)**

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  
9 endorsement changes for its  
10 Miscellaneous Vehicles category of  
11 automobile insurance.  
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14 **WHEREAS** on October 7, 2024 Co-operators General Insurance Company (“Co-op”) applied to the  
15 Board under the Supplemental filing option for approval of endorsement changes for its  
16 Miscellaneous Vehicles category of automobile insurance, including All Terrain Vehicles and  
17 Snowmobiles; and  
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19 **WHEREAS** the proposal results in an overall rate level impact of 0%; and  
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21 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and  
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23 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the  
24 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
25 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
26 **Insurance Companies Act** or the respective regulations thereunder.  
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29 **IT IS THEREFORE ORDERED THAT:**  
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- 31 1. The proposal received October 7, 2024 from Co-operators General Insurance Company for  
32 endorsement changes for its Miscellaneous Vehicles category of automobile insurance is  
33 approved to be effective no sooner than January 8, 2025 for new business and February 7,  
34 2025 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 13<sup>th</sup> day of December, 2024.



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Christopher Pike, LL.B., FCIP  
Commissioner



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Jo-Anne Galarneau  
Board Secretary