

**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	Commercial Vehicles
New Business Effective Date	August 12, 2026
Renewal Business Effective Date	September 11, 2026
Board Order #	A.I. 22(2026)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	-0.01%
DCPD	0.01%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	0.00%
Collision	0.00%
Comprehensive	0.48%
Specified Perils	-14.30%
All Perils	0.00%
Total Overall	0.00%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	575	72	163	11	13	44	292	218	67	0
005	290	36	71	10	13	17	260	201	46	0
006	208	26	54	11	13	11	272	123	22	0
007	371	46	95	10	13	19	322	175	57	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	574	72	164	11	13	44	294	224	59	0
005	290	36	71	10	13	17	255	207	38	0
006	208	26	53	11	13	11	270	122	21	0
007	371	46	94	10	13	19	320	168	48	0

Rate Capping Provisions	
Proposed Rate Cap	Gap Factor capping
Length of Cap	Until next revision

Summary of Changes/Additional Information
- Adopting the most recent CLEAR table 2026 with the individual VRGs for DCPD, COLL, COMP and SP.
- The impact of the CLEAR update has been off-balanced to make it revenue neutral and the off-balance has been applied before capping
- Retain existing Gap factor capping program

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.