

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

AN ORDER OF THE BOARD

NO. A.I. 22(2026)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 Co-operators General Insurance
8 Company for approval to adopt the 2026
9 CLEAR rate group table for its
10 Commercial Vehicles category of
11 automobile insurance.
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13

14 **WHEREAS** on April 24, 2026 Co-operators General Insurance Company (“Co-operators”) applied
15 to the Board under the CLEAR filing option for approval to adopt the 2026 CLEAR rate group table
16 for its Commercial Vehicles category of automobile insurance; and
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18 **WHEREAS** Co-operators proposed to off-balance base rates for revenue neutrality; and
19

20 **WHEREAS** the Board’s actuarial consultants, Risk Consulting Services, Inc., reviewed the filing and
21 was in agreement with Co-operators’ base rate adjustments; and
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23 **WHEREAS** no other rating program changes are proposed; and
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25 **WHEREAS** the proposal results in an overall rate level impact of 0.00%; and
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27 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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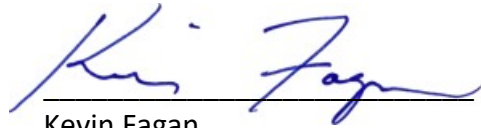
29 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
30 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
31 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
32 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

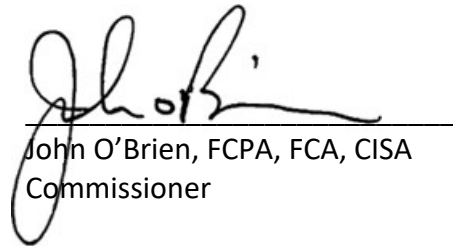
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- 3 1. The proposal received April 24, 2026 from Co-operators General Insurance Company for its
4 Commercial Vehicles category of automobile insurance is approved to be effective no sooner
5 than August 12, 2026 for new business and September 11, 2026 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 4th day of June, 2026.



Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Mike McNiven
Board Secretary