

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	October 13, 2021
Renewal Business Effective Date	November 12, 2021
Board Order #	A.I.28(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.00%
Property Damage - Tort	n/a	0.00%
DCPD	n/a	0.00%
Uninsured Auto	n/a	0.00%
Underinsured Motorist	n/a	0.00%
Accident Benefits	n/a	0.00%
Collision	n/a	0.00%
Comprehensive	n/a	0.00%
Specified Perils	n/a	-4.40%
All Perils	n/a	-
Total Overall	n/a	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	837	22	240	22	11	146	318	180	28	-
005	395	11	112	24	10	64	291	167	25	-
006	263	7	82	24	11	33	394	167	19	-
007	380	10	108	24	10	61	282	165	23	-

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	863	23	219	22	11	147	313	179	26	-
005	384	10	123	24	10	64	291	172	25	-
006	244	7	90	24	11	30	405	157	17	-
007	369	10	118	24	10	61	283	167	22	-

Rate Capping Provisions	
Proposed Rate Cap	From 25% to 50%
Length of Cap	1 year

Summary of Changes/Additional Information
- Base rate change by coverages
- Review of current differentials
- New vehicle differential table to replace the CLEAR table as well as new By- value table
- Review of the Stay & Save discount
- Review of the Conviction Free discount
- Change on how we apply the MOMO discount and the Group discount when a vehicle qualifies for both
- New capping methodology
- Change the Distracted Driving conviction from minor to major
- Review of Use variable for clients commuting less than 3 days a week
- Change to some rating rules and definitions in the manual

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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.