

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

**AN ORDER OF THE BOARD**

**NO. A.I. 25(2017)**

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

6 **IN THE MATTER OF** an application  
7 by Co-operators General Insurance Company  
8 for approval of a change to Standard  
9 Endorsement S.E.F. 43R/43R(L).  
10

11  
12 **WHEREAS** on September 29, 2017 Co-operators General Insurance Company applied to the  
13 Board for approval of a change to Standard Endorsement S.E.F 43R/43R(L); and  
14

15 **WHEREAS** Standard Endorsement S.E.F. 43R/43R(L) is a standard endorsement which provides  
16 optional coverage to protect buyers and lessees of new automobiles against the cost effects of  
17 depreciation in the event of a total loss; and  
18

19 **WHEREAS** the justification provided by Co-operators General Insurance Company for the  
20 proposed change is reasonable in the circumstances; and  
21

22 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
23  
24

25 **IT IS THEREFORE ORDERED THAT:**  
26

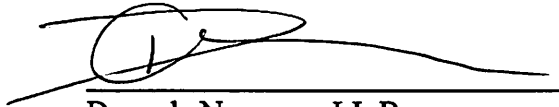
- 27 1. The proposed changes to Standard Endorsement S.E.F. 43R/43R(L) received September 29,  
28 2017 from Co-operators General Insurance Company is approved to be effective no sooner  
29 than February 14, 2018 for new business and March 16, 2018 for renewal.

**DATED** at St. John's, Newfoundland and Labrador, this 27<sup>th</sup> day of October, 2017.



---

Darlene Whalen, P. Eng.  
Vice-Chair



---

Dwanda Newman, LL.B.  
Commissioner



---

Cheryl Blundon  
Board Secretary