

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Commercial Vehicles
New Business Effective Date	December 16, 2020
Renewal Business Effective Date	January 30, 2021
Board Order #	A.I. 100(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-2.30%	-2.30%
Property Damage - Tort	-2.30%	-2.30%
DCPD	-2.30%	-2.30%
Uninsured Auto	75.00%	0.00%
Underinsured Motorist	-4.50%	0.00%
Accident Benefits	-1.60%	-2.70%
Collision	-5.40%	-5.40%
Comprehensive		
Specified Perils	25.73%	25.70%
All Perils	-	-
Total Overall	1.50%	0.80%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	425	53	108	12	12	36	279	168	52	0
005*										
006	489	61	104	12	13	36	275	148	40	0
007	449	56	97	12	13	35	250	126	40	0

* Our rating territory definitions include Stat Territories 005 and 007 within the same territory.

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	415	52	105	12	12	35	264	211	63	0
005*										
006	478	60	101	12	13	35	259	187	50	0
007	439	55	95	12	12	34	237	158	49	0

* Our rating territory definitions include Stat Territories 005 and 007 within the same territory.

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
- Base rate change by coverages
- IAO Table update (From 2019 to 2020)

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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.