

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

| Filing Information | |
|---------------------------------|--|
| Name of Insurer | Co-operators General Insurance Company |
| Type of Business | Motorcycles |
| New Business Effective Date | November 18, 2020 |
| Renewal Business Effective Date | January 2, 2021 |
| Board Order # | A.I. 73(2020) |
| Board Decision | Approved |

| Coverage | Indicated Rate Change | Proposed Rate Change |
|------------------------|-----------------------|----------------------|
| Bodily Injury | -0.1% | 0.0% |
| Property Damage - Tort | -0.1% | 0.0% |
| DCPD | -0.1% | 0.1% |
| Uninsured Auto | 16.0% | 7.8% |
| Underinsured Motorist | 23.3% | 14.9% |
| Accident Benefits | 15.2% | 7.6% |
| Collision | 0.9% | 0.4% |
| Comprehensive | -0.7% | -0.3% |
| Specified Perils | 0.2% | -0.6% |
| All Perils | - | - |
| Total Overall | 5.1% | 2.6% |

| Current Average Written Premium (\$) | | | | | | | | | | |
|--------------------------------------|---------------|----------|----------|----------------|-----------------------|-------------------|------------|---------------|------------------|------------|
| Statistical Territory | Bodily Injury | PD-Tort | DCPD | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision | Comprehensive | Specified Perils | All Perils |
| 004 | 104 | 1 | 8 | 26 | 19 | 72 | 244 | 424 | 225 | 0 |
| 005 | 91 | 1 | 7 | 26 | 19 | 64 | 303 | 444 | 190 | 0 |
| 006 | 88 | 1 | 6 | 26 | 19 | 55 | 195 | 372 | 203 | 0 |
| 007 | 92 | 1 | 7 | 25 | 18 | 63 | 273 | 436 | 229 | 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 | 104 | 1 | 8 | 28 | 22 | 77 | 243 | 421 | 225 | 0 |
| 005 | 91 | 1 | 7 | 28 | 22 | 69 | 303 | 447 | 189 | 0 |
| 006 | 88 | 1 | 6 | 28 | 22 | 59 | 196 | 366 | 203 | 0 |
| 007 | 92 | 1 | 7 | 27 | 21 | 68 | 275 | 436 | 226 | 0 |

| Rate Capping Provisions | |
|-------------------------|--|
| Proposed Rate Cap | With this filing we will continue to apply the current capping of 15% on increases only . Capping applied at the vehicle premium level. |
| Length of Cap | 1 year |

| Summary of Changes/Additional Information |
|--|
| - Adopting the most recent CLEAR Table 2020 with the individual VRGs for AB, 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. |
| - Base Rate changes by Coverage |
| |
| |

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.