

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Commercial
New Business Effective Date	January 11, 2023
Renewal Business Effective Date	February 10, 2023
Board Order #	A.I. 18(2022)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	0.01%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	0.00%
Collision	0.00%
Comprehensive	0.00%
Specified Perils	-0.03%
All Perils	0.00%
Total Overall	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	565.10	70.48	143.32	10.79	0.00	43.88	276.89	213.74	63.24	0.00
005	295.18	36.86	55.65	10.20	0.00	18.38	238.27	149.08	40.00	0.00
006	220.27	27.45	56.61	11.20	0.00	11.31	340.95	135.11	74.50	0.00
007	300.57	37.57	67.96	10.55	0.00	19.39	238.95	150.21	59.35	0.00

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	565.10	70.48	143.76	10.79	0.00	43.88	277.62	213.85	63.70	0.00
005	295.18	36.86	55.62	10.20	0.00	18.38	239.18	150.28	39.32	0.00
006	220.27	27.45	55.92	11.20	0.00	11.31	341.16	133.82	75.50	0.00
007	300.57	37.57	67.46	10.55	0.00	19.39	236.45	150.10	59.12	0.00

Rate Capping Provisions	
Proposed Rate Cap	Gap Factor capping
Length of Cap	2 years

Summary of Changes/Additional Information
- Adopting the most recent CLEAR table 2022 with the individual VRGs for DCPD, 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

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.