

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

AN ORDER OF THE BOARD

NO. A.I. 18(2022)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application by
7 Co-operators General Insurance
8 Company for approval to adopt the
9 2022 CLEAR rate group table for
10 its Commercial Vehicles category
11 of automobile insurance.
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14 **WHEREAS** on August 23, 2022 Co-operators General Insurance Company (“Co-operators”)
15 applied to the Board for approval to adopt the 2022 CLEAR rate group table for its Commercial
16 Vehicles category of automobile insurance; and
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18 **WHEREAS** Co-operators proposed its own base rate adjustment factors; and
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20 **WHEREAS** the proposal results an overall rate level change of 0.0%; and
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22 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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24 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
27 **Insurance Companies Act** or the respective regulations thereunder.
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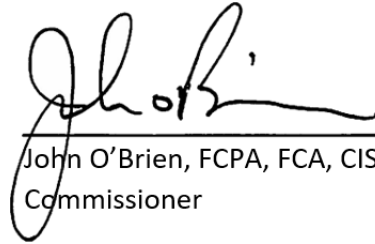
30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received August 23, 2022 from Co-operators General Insurance Company
33 for its Commercial Vehicles category of automobile insurance is approved to be effective
34 no sooner than January 11, 2023 for new business and February 10, 2023 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 15th day of September, 2022.



Darlene Whalen, P. Eng., FEC
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary