

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

AN ORDER OF THE BOARD

NO. A.I. 20(2022)

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

6 **IN THE MATTER OF** an application
7 by Co-operators General Insurance
8 Company for approval of rating rule
9 changes for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on October 18, 2022 Co-operators General Insurance Company applied to the Board
15 under the Supplemental filing option for approval of rating rule changes for its Private Passenger
16 Automobiles category of automobile insurance; and
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18 **WHEREAS** the proposed changes will provide additional credit for international driving
19 experience; and
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21 **WHEREAS** the proposed changes will result in lower premiums for newcomers to Canada with
22 applicable international driving experience; and
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24 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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26 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
27 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
29 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The proposal received October 18, 2022 from Co-operators General Insurance Company
4 for its Private Passenger Automobile category of automobile insurance is approved to be
5 effective no sooner than February 15, 2023 for new business and March 17, 2023 for
6 renewals.

DATED at St. John's, Newfoundland and Labrador, this 20th day of October, 2022.



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



Christopher Pike, LL.B., FCIP
Commissioner



Cheryl Blundon
Board Secretary