

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

**AN ORDER OF THE BOARD**

**NO. A.I. 77(2020)**

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 to implement a  
9 revised rating program for its Camper  
10 Coach Vehicles class of automobile  
11 insurance.  
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14 **WHEREAS** on July 3, 2020 Co-operators General Insurance Company (“Co-operators”) applied  
15 to the Board for approval of a revised rating program under the Mandatory Simplified filing option  
16 for its Camper Coach Vehicles class of automobile insurance, effective November 18, 2020 for  
17 new business and January 2, 2021 for renewals; and  
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19 **WHEREAS** Co-operators filed an overall rate level indication of 39.4% and proposed an overall  
20 rate level change of 19.6%; and  
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22 **WHEREAS** Co-operators noted that it only proposed half of its calculated rate level indication,  
23 subject to rounding, due to the small book of business for Camper Coach Vehicles, the low  
24 credibility of the company’s own experience and the heavy influence that industry data had on the  
25 indication; and  
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27 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory  
28 Simplified Filing Guidelines and is supported; and  
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30 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
31 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
32 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
33 *Insurance Companies Act* or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**  
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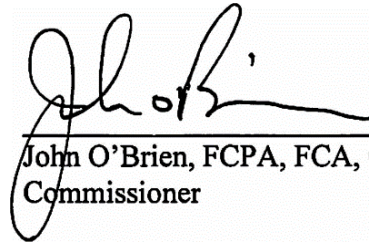
- 3 1. The proposal received July 3, 2020 from Co-operators General Insurance Company for its  
4 Camper Coaches class of automobile insurance is approved to be effective no sooner than  
5 November 18, 2020 for new business and January 2, 2021 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 18<sup>th</sup> day of September, 2020.



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



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary