

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Commercial Vehicles
New Business Effective Date	February 16, 2022
Renewal Business Effective Date	March 18, 2022
Board Order #	A.I. 44(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.01%
Property Damage - Tort	n/a	0.12%
DCPD	n/a	0.00%
Uninsured Auto	n/a	0.00%
Underinsured Motorist	n/a	0.00%
Accident Benefits	n/a	1.01%
Collision	n/a	-0.01%
Comprehensive	n/a	0.00%
Specified Perils	n/a	0.09%
All Perils	n/a	n/a
Total Overall	n/a	0.05%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	401	50	104	11	13	33	260	202	66	n/a
005	437	55	93	10	13	30	236	168	28	n/a
006	490	61	110	12	13	34	266	177	50	n/a
007	453	56	111	11	12	32	273	164	57	n/a

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	554	69	141	11	13	45	273	216	62	n/a
005	278	35	55	10	13	18	190	120	33	n/a
006	191	24	48	12	13	12	271	149	89	n/a
007	285	36	66	11	12	20	242	151	58	n/a

Rate Capping Provisions	
Proposed Rate Cap	From 25% to 100%
Length of Cap	2 year

Summary of Changes/Additional Information
- Base rate change by coverage
- Review of current differentials
- Modification to existing variables
- Introduction of new variables
- Introduction of new discounts
- New capping methodology
- Change to some rating rules and definitions in the manual
- Adoption of the 2021 CLEAR table

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.