NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 23(2025)

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 by
7   Co-operators General Insurance
8   Company for approval to introduce
9   endorsements for its Motorcycles and
10 Mopeds type of Miscellaneous Vehicles
11 automobile insurance.
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14 **WHEREAS** on March 7, 2025 Co-operators General Insurance Company ("Co-operators") applied
15 to the Board under the Supplemental filing option for approval to introduce endorsements for its
16 Motorcycles and Mopeds type of Miscellaneous Vehicles automobile insurance; and
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18 **WHEREAS** Co-operators proposed to offer two new optional endorsements for Motorcycles and
19 Mopeds, to enhance its product offering and better meet the needs of insureds; and
20
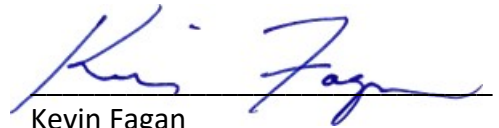21 **WHEREAS** there is no rate level impact associated with this change; and
22
23 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
24
25 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
26 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
27 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
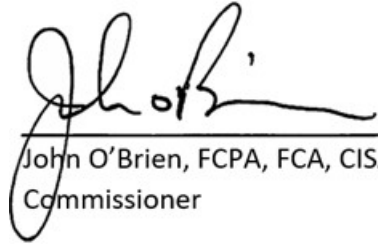28 **Insurance Companies Act** or the respective regulations thereunder.
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31 **IT IS THEREFORE ORDERED THAT:**
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33 1. The proposal received March 7, 2025 from Co-operators General Insurance Company to
34   introduce endorsements for its Motorcycles and Mopeds type of Miscellaneous Vehicles
35   automobile insurance is approved to be effective no sooner than September 3, 2025 for new
36   business and October 3, 2025 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 30th day of May, 2025.

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Kevin Fagan
Chair and Chief Executive Officer

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John O'Brien, FCPA, FCA, CISA
Commissioner

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Christopher Pike, LL.B., FCIP
Commissioner

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Jo-Anne Galarneau
Board Secretary