

**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	Motorcycles & Mopeds
New Business Effective Date	April 15, 2026
Renewal Business Effective Date	May 15, 2026
Board Order #	A.I. 3(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-6.84%	0.00%
Property Damage - Tort	-6.84%	-4.15%
DCPD	-6.84%	0.34%
Uninsured Auto	-0.43%	0.00%
Underinsured Motorist	-1.11%	0.00%
Accident Benefits	-9.52%	-5.03%
Collision	-12.96%	-10.01%
Comprehensive	-12.38%	-9.85%
Specified Perils	-12.38%	-10.94%
All Perils	N/A	N/A
Total Overall	-8.85%	-4.99%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 93.21	\$ 1.18	\$ 8.52	\$ 25.88	\$ 24.35	\$ 81.44	\$ 220.01	\$ 314.68	\$ 179.24	n/a
005	\$ 102.46	\$ 1.24	\$ 7.73	\$ 26.69	\$ 24.12	\$ 63.21	\$ 262.20	\$ 388.85	\$ 211.40	n/a
006	\$ 94.42	\$ 1.19	\$ 6.64	\$ 26.38	\$ 24.41	\$ 54.52	\$ 199.56	\$ 305.30	\$ 155.17	n/a
007	\$ 99.84	\$ 1.21	\$ 7.24	\$ 26.62	\$ 23.97	\$ 61.60	\$ 216.45	\$ 340.28	\$ 197.62	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	\$ 93.91	\$ 1.16	\$ 8.60	\$ 25.88	\$ 24.35	\$ 77.66	\$ 199.49	\$ 284.94	\$ 160.25	n/a
005	\$ 103.39	\$ 1.16	\$ 7.83	\$ 26.69	\$ 24.12	\$ 60.59	\$ 235.63	\$ 352.33	\$ 193.20	n/a
006	\$ 94.43	\$ 1.15	\$ 6.69	\$ 26.38	\$ 24.41	\$ 51.80	\$ 180.82	\$ 276.56	\$ 137.50	n/a
007	\$ 99.09	\$ 1.14	\$ 7.19	\$ 26.62	\$ 23.97	\$ 58.10	\$ 193.11	\$ 304.89	\$ 174.86	n/a

Rate Capping Provisions	
Proposed Rate Cap	20%
Length of Cap	Until the next rate review for Motorcycles & Mopeds

Summary of Changes/Additional Information	
<b>Modifications to Existing Variables:</b>	•We are off balancing the base rates for our segmentation and discounts and then taking a -5.0% base rate change.
Body Type	•Maintaining our previously approved capping structure, the proposed total capped impact is -5.0%.
Vehicle Owned Years	
Vehicle Age	
<b>Introduction of Discounts:</b>	
Conviction Free	
Experienced Rider	
<b>Introduction of Endorsements:</b>	
END 20 (Loss of Use)	

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.