

**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	Private Passenger Vehicles
New Business Effective Date	June 15, 2026
Renewal Business Effective Date	August 14, 2026
Board Order #	A.I. 13(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	0.0%
DCPD	n/a	0.0%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	0.0%
Comprehensive	n/a	0.0%
Specified Perils	n/a	0.0%
All Perils	n/a	0.0%
Total Overall	n/a	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1054	28	246	22	11	125	389	212	23	0
005	398	11	145	23	10	49	362	209	25	0
006	313	8	140	23	12	27	518	180	11	0
007	403	11	147	23	10	47	367	210	22	0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1054	28	246	22	11	125	389	212	23	0
005	398	11	145	23	10	49	362	209	25	0
006	313	8	140	23	12	27	518	180	11	0
007	403	11	147	23	10	47	367	210	22	0

Rate Capping Provisions	
Proposed Rate Cap	Please refer to section 6g
Length of Cap	Until next revision

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
- Introduction of the Embedded Experience Discount
- OEM Parts Guarantee endorsement
- Update to Rate Manual

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.