

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

AN ORDER OF THE BOARD

NO. A.I. 13(2026)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application by
7 Co-operators General Insurance
8 Company for approval to introduce, and
9 amend rating rules for, discounts and
10 endorsements for its Private Passenger
11 Automobiles category automobile
12 insurance.
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15 **WHEREAS** on February 16, 2026 Co-operators General Insurance Company applied to the Board
16 under the Supplemental filing option for approval to introduce, and amend rating rules for,
17 discounts and endorsements, for its Private Passenger Automobiles category of automobile
18 insurance; and
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20 **WHEREAS** there is no rate level impact associated with the proposed changes; and
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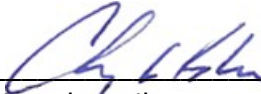
22 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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24 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
27 **Insurance Companies Act** or the respective regulations thereunder.
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30 **IT IS THEREFORE ORDERED THAT:**
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- 32 1. The proposal received February 16, 2026 from Co-operators General Insurance Company to
33 introduce, and amend rating rules for, discounts and endorsements for its Private Passenger
34 Automobiles category of automobile insurance is approved to be effective no sooner than
35 June 15, 2026 for new business and August 14, 2026 for renewals.


DATED at St. John's, Newfoundland and Labrador, this 1st day of May, 2026.



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau, CMA, LL.B., ICD.D
Commissioner



Mike McNiven
Board Secretary