

NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 3(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 make rating
9 program changes for its Motorcycles
10 and Mopeds type of Miscellaneous
11 Vehicles automobile insurance.

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14 **WHEREAS** on November 19, 2025 Co-operators General Insurance Company (“Co-operators”)
15 applied to the Board under the Supplemental filing option for approval to make rating variables
16 changes for its Motorcycles and Mopeds type of Miscellaneous Vehicles automobile insurance;
17 and

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19 **WHEREAS** Co-operators also proposed to introduce two discounts and an endorsement; and

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21 **WHEREAS** there is a -5.0% overall rate level impact associated with these changes; and

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23 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and

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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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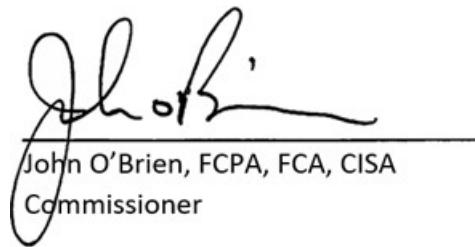
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31 **IT IS THEREFORE ORDERED THAT:**

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33 1. The proposal received November 19, 2025 from Co-operators General Insurance Company
34 for its Motorcycles and Mopeds type of Miscellaneous Vehicles automobile insurance is
35 approved to be effective no sooner than April 15, 2026 for new business and May 15, 2026
36 for renewals.

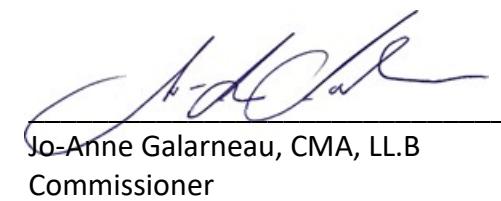
DATED at St. John's, Newfoundland and Labrador, this 22nd day of January, 2026.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



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



Colleen Jones
Assistant Board Secretary