

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

AN ORDER OF THE BOARD

NO. A.I. 3(2026)

IN THE MATTER OF the **Automobile Insurance Act**, RSNL 1990, c. A-22, as amended and regulations thereunder; and

IN THE MATTER OF an application by Co-operators General Insurance Company for approval to make rating program changes for its Motorcycles and Mopeds type of Miscellaneous Vehicles automobile insurance.

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

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

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

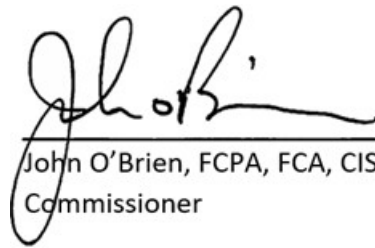
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed changes are just and reasonable in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.


IT IS THEREFORE ORDERED THAT:

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


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



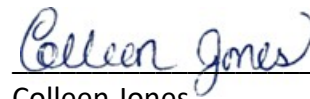
John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau, CMA, LL.B
Commissioner



Colleen Jones
Assistant Board Secretary