

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

**AN ORDER OF THE BOARD**

**NO. A.I. 9(2015)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22, (the “*Act*”),  
3 as amended and regulations thereunder; and  
4

5 **IN THE MATTER OF** an application by  
6 Co-operators General Insurance Company for approval  
7 to implement a revised rating program for its  
8 Miscellaneous Vehicles class of business.  
9

10  
11 **WHEREAS** on February 19, 2015 Co-operators General Insurance Company applied to the  
12 Board for approval to implement a revised rating program for its Miscellaneous Vehicles class of  
13 business; and  
14

15 **WHEREAS** the proposed changes are to accommodate the implementation of a new rating  
16 system and extend the level of existing coverages offered by Co-operators General Insurance  
17 Company; and  
18

19 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
20

21  
22 **IT IS THEREFORE ORDERED THAT:**  
23

24 1. The rating program received February 19, 2015 from Co-operators General Insurance  
25 Company for its Miscellaneous Vehicles class of business is approved to be effective no  
26 sooner than May 11, 2015 for new business and for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 27th day of March 2015.

---

Darlene Whalen, P.Eng.  
Vice-Chair

---

James Oxford  
Commissioner

---

Cheryl Blundon  
Board Secretary