

**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	School Bus
New Business Effective Date	November 18, 2020
Renewal Business Effective Date	January 2, 2021
Board Order #	A.I. 81(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	50.9%	24.7%
Property Damage - Tort	50.9%	23.6%
DCPD	50.9%	25.1%
Uninsured Auto	0.0%	0.0%
Underinsured Motorist	0.0%	-
Accident Benefits	16.4%	8.6%
Collision	0.0%	0.0%
Comprehensive	0.0%	0.0%
Specified Perils	0.0%	-
All Perils	-	-
Total Overall	11.0%	5.4%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	47	6	10	12	0	39	120	107	0	0
005	45	5	11	13	0	41	150	174	0	0
006	35	4	9	12	0	16	181	226	0	0
007	49	7	12	12	0	42	117	107	0	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	59	7	13	12	0	43	120	107	0	0
005	56	7	14	13	0	45	150	174	0	0
006	44	6	11	12	0	17	181	226	0	0
007	61	8	15	12	0	46	117	107	0	0

Rate Capping Provisions	
Proposed Rate Cap	-
Length of Cap	-

Summary of Changes/Additional Information
- Base rate change by coverages
- <b>The average total premiums provided in this Filing Summary do not consider endorsements. Considering the Passenger Hazard Bodily Injury endorsement premiums as well as the Passenger Hazard Property Damage endorsement premiums, the overall rate change is in fact 4.7%</b>

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.