

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

Filing Information	
Name of Insurer	Co-operators General Insurance Company
Type of Business	Private Passenger Vehicles and Light Commercial Vehicles
New Business Effective Date	December 15, 2021
Renewal Business Effective Date	January 14, 2022
Board Order #	A.I. 21(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	0.0%
Property Damage - Tort	n/a	0.0%
DCPD	n/a	0.0%
Uninsured Auto	n/a	0.0%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	0.0%
Comprehensive	n/a	0.0%
Specified Perils	n/a	0.0%
All Perils	n/a	0.0%
Total Overall	n/a	0.0%

Current Average Written Premium (\$) **										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	863	23	219	22	11	145	313	179	26	-
005	384	10	123	24	10	64	291	172	25	-
006	244	7	90	24	11	33	405	157	17	-
007	369	10	118	24	10	61	283	167	22	-

Proposed Average Written Premium (\$) **										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	863	23	219	22	11	145	313	179	26	-
005	384	10	123	24	10	64	291	172	25	-
006	244	7	90	24	11	33	405	157	17	-
007	369	10	118	24	10	61	283	167	22	-

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

Summary of Changes/Additional Information
<p>With this filing, we are proposing to amend the Accident Forgiveness Endorsement ("AFE") wording and underwriting rules for eligibility, as well as the endorsement's premium calculation. The AFE is currently priced at \$70 per policy, regardless of the driver's risk characteristics and the number of drivers or vehicles being covered by this endorsement. Our goal with the amended endorsement, now called Accident Protection Endorsement ("APE"), is to provide clients with more coverage, more accidents are forgiven, and the endorsement pricing adjusts automatically to changes in rating characteristics that make a driver riskier or safer over time.</p>

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.