

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

Filing Information	
Name of Insurer	Cumis General Insurance Company
Type of Business	All Terrain Vehicles
New Business Effective Date	March 1, 2021
Renewal Business Effective Date	March 1, 2021
Board Order #	A.I. 82(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	-26%
Property Damage - Tort	NA	0%
DCPD	NA	114%
Uninsured Auto	NA	175%
Underinsured Motorist	NA	64%
Accident Benefits	NA	147%
Collision	NA	36%
Comprehensive	NA	86%
Specified Perils	NA	199%
All Perils	NA	-
Total Overall	NA	33%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	112	1	3	9	15	13	69	57	48	0
005	113	1	3	9	15	13	102	89	0	0
006	0	0	0	0	0	0	0	0	0	0
007	115	1	3	9	17	13	100	84	46	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	83	1	5	25	26	32	52	93	143	0
005	84	1	7	25	26	32	170	173	0	0
006	0	0	0	0	0	0	0	0	0	0
007	85	1	6	25	27	32	147	159	138	0

Rate Capping Provisions	
Proposed Rate Cap	-
Length of Cap	-

Summary of Changes/Additional Information
- Adopting CGIC rates and algorithms (Base rate and rate differentials change)

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.