

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

Filing Information										
Name of Insurer		CUMIS General Insurance Company								
Type of Business		Private Passenger Vehicles								
New Business Effective Date		January 1, 2026								
Renewal Business Effective Date		February 1, 2026								
Board Order #		A.I. 35(2025)								
Board Decision		Approved								
Coverage		Proposed Rate Change								
Bodily Injury		0.00%								
Property Damage - Tort		0.00%								
DCPD		0.01%								
Uninsured Auto		0.00%								
Underinsured Motorist		0.00%								
Accident Benefits		0.00%								
Collision		0.00%								
Comprehensive		-0.03%								
Specified Perils		-5.66%								
All Perils		0.00%								
Total Overall		0.00%								
Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	1259	34	427	21	13	166	555	205	0	0
005	306	8	94	21	13	61	276	148	0	0
006	270	7	76	21	13	41	388	193	0	0
007	360	10	122	21	13	57	354	176	27	0
Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	1259	34	428	21	13	164	551	206	0	0
005	306	8	97	21	13	62	273	146	0	0
006	270	7	77	21	13	40	378	189	0	0
007	360	10	122	21	13	58	356	176	25	0
Rate Capping Provisions										
Proposed Rate Cap		No capping								
Length of Cap										
Summary of Changes/Additional Information										
CLEAR update from 2024 to 2025										

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.