NEWFOUNDLAND AND LABRADOR BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 35(2025)

1	IN THE MATTER OF the Automobile
2	Insurance Act, RSNL 1990, c. A-22,
3	as amended and regulations
4	thereunder; and
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6	IN THE MATTER OF an application by
7	CUMIS General Insurance Company
8	for approval to adopt the 2025 CLEAR
9	rate group table for its Private Passenger
10	Automobiles category of automobile
11	insurance.
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14	WHEREAS on August 5, 2025 CUMIS General Insurance Company applied to the Board for
15	approval to adopt the 2025 CLEAR rate group table for its Private Passenger Automobiles
16	category of automobile insurance; and
17	14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
18	WHEREAS the proposal results in an overall rate level impact of 0.0%; and
19	MULTIPEAC The account to make the consideration of the the Decode CUTAD Filter Control of the Cutad Control of the
20	WHEREAS the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and
21	WHITPEAC the Decad is estisfied that the grouped actor are just and accomple in the
22	WHEREAS the Board is satisfied that the proposed rates are just and reasonable in the
23	circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
24 25	financial circumstances of the insurer, and do not violate the Automobile Insurance Act or the
25 26	Insurance Companies Act or the respective regulations thereunder.
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IT IS THEREFORE ORDERED THAT:

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1. The proposal received August 5, 2025 from CUMIS General Insurance Company for its Private Passenger Automobiles category of automobile insurance is approved to be effective no sooner than January 1, 2026 for new business and February 1, 2026 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 21st day of August, 2025.

Kevin Fagan

Chair and Chief Executive Officer

Christopher Pike, LL.B., FCIF

Commissioner

O-Anne Galarneau Board Secretary