

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**AN ORDER OF THE BOARD**

**NO. A.I. 35(2025)**

**IN THE MATTER OF** the **Automobile Insurance Act**, RSNL 1990, c. A-22, as amended and regulations thereunder; and

**IN THE MATTER OF** an application by CUMIS General Insurance Company for approval to adopt the 2025 CLEAR rate group table for its Private Passenger Automobiles category of automobile insurance.

**WHEREAS** on August 5, 2025 CUMIS General Insurance Company applied to the Board for approval to adopt the 2025 CLEAR rate group table for its Private Passenger Automobiles category of automobile insurance; and

**WHEREAS** the proposal results in an overall rate level impact of 0.0%; and

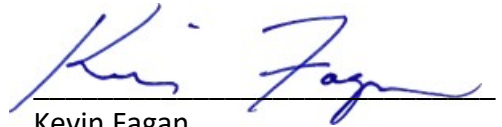
**WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and

**WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.

**IT IS THEREFORE ORDERED THAT:**

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 21<sup>st</sup> day of August, 2025.



Kevin Fagan  
Chair and Chief Executive Officer



Christopher Pike, LL.B., FCIP  
Commissioner



Jo-Anne Galarneau  
Board Secretary