

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

Filing Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	October 1, 2021
Renewal Business Effective Date	October 1, 2021
Board Order #	A.I. 16(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-0.7%	-0.7%
Property Damage - Tort	-0.7%	-0.6%
DCPD	-0.7%	-0.8%
Uninsured Auto	-2.0%	0.0%
Underinsured Motorist	7.1%	0.0%
Accident Benefits	1.7%	1.2%
Collision	3.8%	3.0%
Comprehensive	15.2%	11.5%
Specified Perils	15.2%	11.6%
All Perils		
Total Overall	2.5%	1.8%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	949	25	278	19	140	140	432	178	0	0
005	302	8	87	18	56	56	293	129	0	0
006	285	7	85	22	44	44	596	244	0	0
007	374	10	106	19	56	56	362	177	35	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	942	25	270	19	140	140	440	195	0	0
005	300	8	85	18	57	57	301	142	0	0
006	283	7	88	22	45	45	613	275	0	0
007	371	10	107	19	57	57	374	198	39	0

Rate Capping Provisions	
Proposed Rate Cap	No Capping
Length of Cap	

Summary of Changes/Additional Information	
Base Rate change by coverage	
CLEAR update from 2019 to 2021	

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.