

**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	Camper Units
New Business Effective Date	February 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 50(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage-Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Automobile	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

Base Rate Change due to rate level 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.

**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	Mopeds
New Business Effective Date	February 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 50(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	N/A
Property Damage-Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Automobile	N/A	N/A
Underinsured Motorist	N/A	N/A
Accident Benefits	N/A	N/A
Collision	N/A	N/A
Comprehensive	N/A	N/A
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	N/A

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Capping Provisions

Proposed Rate Cap	No Proposed Capping
Length of Cap	N/A

Summary of Changes/Additional Information

Propose to adopt CGIC rate 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.

**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	Motorcycles (MC)
New Business Effective Date	February 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 50(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	9.88%
Property Damage-Tort	N/A	0.00%
DCPD	N/A	11.76%
Uninsured Automobile	N/A	0.00%
Underinsured Motorist	N/A	4.40%
Accident Benefits	N/A	1.73%
Collision	N/A	0.00%
Comprehensive	N/A	-10.09%
Specified Perils	N/A	0.00%
All Perils	N/A	0.00%
Total Overall	N/A	2.28%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$87.33	\$1.00	\$8.00	\$27.00	\$22.00	\$79.00	\$0.00	\$0.00	\$0.00	\$0.00
005	\$55.50	\$1.00	\$4.00	\$27.00	\$22.00	\$42.00	\$0.00	\$0.00	\$0.00	\$0.00
006	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
007	\$83.29	\$1.00	\$6.21	\$27.14	\$23.00	\$76.43	\$210.00	\$456.00	\$0.00	\$0.00

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$96.00	\$1.00	\$8.33	\$27.00	\$23.00	\$80.67	\$0.00	\$0.00	\$0.00	\$0.00
005	\$61.50	\$1.00	\$4.50	\$27.00	\$23.00	\$42.50	\$0.00	\$0.00	\$0.00	\$0.00
006	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
007	\$91.43	\$1.00	\$7.07	\$27.14	\$24.00	\$77.71	\$210.00	\$410.00	\$0.00	\$0.00

Rate Capping Provisions

Proposed Rate Cap	No Proposed Capping
Length of Cap	N/A

Summary of Changes/Additional Information

Propose to adopt CLEAR 2023 for MC.
Propose to adopt CGIC rate change.
Base Rate Change to offset the CLEAR impact and rate level 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.

**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	Motorhomes
New Business Effective Date	February 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 50(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.00%
Property Damage-Tort	N/A	0.00%
DCPD	N/A	0.00%
Uninsured Automobile	N/A	0.00%
Underinsured Motorist	N/A	0.00%
Accident Benefits	N/A	0.00%
Collision	N/A	0.00%
Comprehensive	N/A	0.00%
Specified Perils	N/A	0.00%
All Perils	N/A	0.00%
Total Overall	N/A	0.00%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$180.00	\$4.00	\$43.00	\$6.00	\$6.00	\$59.00	\$215.00	\$215.00	\$0.00	\$0.00
005	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
006	\$480.00	\$12.00	\$29.00	\$6.00	\$8.00	\$59.00	\$0.00	\$0.00	\$0.00	\$0.00
007	\$193.01	\$5.01	\$15.99	\$5.99	\$8.00	\$59.00	\$90.00	\$98.00	\$0.00	\$0.00

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$180.00	\$4.00	\$43.00	\$6.00	\$6.00	\$59.00	\$215.00	\$215.00	\$0.00	\$0.00
005	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
006	\$480.00	\$12.00	\$29.00	\$6.00	\$8.00	\$59.00	\$0.00	\$0.00	\$0.00	\$0.00
007	\$193.01	\$5.01	\$15.99	\$5.99	\$8.00	\$59.00	\$90.00	\$98.00	\$0.00	\$0.00

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

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.

**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	Utility Trailers & Camping Trailers
New Business Effective Date	February 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 50(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.00%
Property Damage-Tort	N/A	0.00%
DCPD	N/A	0.00%
Uninsured Automobile	N/A	0.00%
Underinsured Motorist	N/A	0.00%
Accident Benefits	N/A	0.00%
Collision	N/A	1.37%
Comprehensive	N/A	14.15%
Specified Perils	N/A	14.29%
All Perils	N/A	0.00%
Total Overall	N/A	10.60%

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$130.00	\$200.50	\$0.00	\$0.00
005	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$280.00	\$0.00	\$0.00
006	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$88.00	\$165.00	\$0.00	\$0.00
007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$101.90	\$200.55	\$147.00	\$0.00

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$131.00	\$229.00	\$0.00	\$0.00
005	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$320.00	\$0.00	\$0.00
006	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$89.00	\$188.00	\$0.00	\$0.00
007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103.40	\$228.91	\$168.00	\$0.00

Rate Capping Provisions

Proposed Rate Cap	N/A
Length of Cap	N/A

Summary of Changes/Additional Information

Base Rate Change due to rate level 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.