

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

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-1.2%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.7%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	1166		139	19	12	377	158	0
005	385		60	20	12	253	114	0
006	373		42	20	11	407	163	0
007	523		58	20	12	323	150	39

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	875	23	260	139	19	12	377	158	0
005	289	8	79	60	20	12	253	114	0
006	280	7	78	42	20	11	407	163	0
007	392	10	113	58	20	12	323	150	39

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.

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
Reform Filing**

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Motorcycles
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.7%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-0.9%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	116		95	25	19	188	377	0
005	0		0	0	0	0	0	0
006	0		0	0	0	0	0	0
007	82		55	26	19	0	0	0

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	103	9	1	95	25	19	188	377	0
005	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0
007	73	6	1	55	26	19	0	0	0

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.

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
Reform Filing**

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Snow Vehicles
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	13.7%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	1.7%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	29		12	9	15	681	320	131
005	0		0	0	0	0	0	0
006	30		13	9	15	0	0	0
007	30		13	9	18	0	362	95

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	27	7	0	12	9	15	681	320	131
005	0	0	0	0	0	0	0	0	0
006	28	4	0	13	9	15	0	0	0
007	28	6	0	13	9	18	0	362	95

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.

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
Reform Filing**

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	All-Terrain Vehicles
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-5.2%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-2.5%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	122		13	9	15	69	57	48
005	123		13	9	15	102	89	0
006	0		0	0	0	0	0	0
007	126		13	9	16	103	89	46

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	112	1	3	13	9	15	69	57	48
005	113	1	3	13	9	15	102	89	0
006	0	0	0	0	0	0	0	0	0
007	115	1	3	13	9	16	103	89	46

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.

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
Reform Filing**

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Mopeds
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	0.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0		0	0	0	0	0	0
005	0		0	0	0	0	0	0
006	0		0	0	0	0	0	0
007	0		0	0	0	0	0	0

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0	0	0	0	0	0	0	0	0
005	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.
No in-force policies.

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
Reform Filing**

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Motorhomes
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	

Proposed Rate Changes	
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	0.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0		0	0	0	0	0	0
005	0		0	0	0	0	0	0
006	0		0	0	0	0	0	0
007	0		0	0	0	0	0	0

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0	0	0	0	0	0	0	0	0
005	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	0	0	0

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.
No in-force policies.

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
Reform Filing**

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Camping Trailers
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	0.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0		0	0	0	70	306	0
005	0		0	0	0	0	0	0
006	0		0	0	0	0	0	0
007	0		0	0	0	78	278	208

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0	0	0	0	0	0	70	306	0
005	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	78	278	208

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.

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
Reform Filing**

Company and Contact Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Utility Trailers
New Business Effective Date	December 1st, 2020
Renewal Business Effective Date	December 1st, 2020
Board Order #	A.I. 32(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.0%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	0.0%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0		0	0	0	0	214	0
005	0		0	0	0	0	0	0
006	0		0	0	0	0	0	0
007	0		0	0	0	35	142	0

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils
004	0	0	0	0	0	0	0	214	0
005	0	0	0	0	0	0	0	0	0
006	0	0	0	0	0	0	0	0	0
007	0	0	0	0	0	0	35	142	0

Summary of Changes/Additional Information
TPL split into BI/PD/DCPD as per the NL PUB suggested allocations.
The same discounts/surcharges that apply to TPL are to apply on all 3 components.
The VRG variable was added for the DCPD coverage.
No changes on VRG tables/capping structure/etc.

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.