

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

AN ORDER OF THE BOARD

NO. A.I. 23(2021)

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
7 by CUMIS General Insurance Company
8 for approval to adopt the 2021 CLEAR
9 rate group table for its Motorcycles
10 category of automobile insurance.
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13 **WHEREAS** on June 23, 2021 CUMIS General Insurance Company (“CUMIS”) applied to the
14 Board for approval to adopt the 2021 CLEAR rate group table for its Motorcycles category of
15 automobile insurance; and
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17 **WHEREAS** CUMIS proposed an overall rate level change of 0%; and
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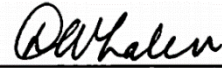
19 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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21 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
22 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
23 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
24 *Insurance Companies Act* or the respective regulations thereunder.
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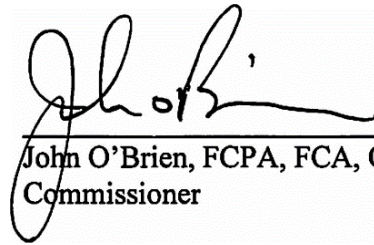
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27 **IT IS THEREFORE ORDERED THAT:**
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- 29 1. The proposal received June 23, 2021 from CUMIS General Insurance Company for its
30 Motorcycles category of automobile insurance is approved to be effective no sooner than
31 January 1, 2022 for new and renewals.

DATED at St. John's, Newfoundland and Labrador, this 13th day of July, 2021.



Darlene Whalen, P. Eng., FEC
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary