

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

**AN ORDER OF THE BOARD**

**NO. A.I. 16(2022)**

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 2022 CLEAR  
9 rate group table for its Private Passenger  
10 Automobiles category of automobile  
11 insurance.  
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14 **WHEREAS** on June 16, 2022 CUMIS General Insurance Company (“CUMIS”) applied to the  
15 Board for approval to adopt the 2022 CLEAR rate group table for its Private Passenger  
16 Automobiles category of automobile insurance; and  
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18 **WHEREAS** CUMIS proposed an overall rate level change of 0.0%; and  
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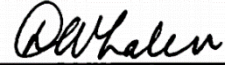
20 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and  
21

22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
24 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
25 *Insurance Companies Act* or the respective regulations thereunder.  
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28 **IT IS THEREFORE ORDERED THAT:**  
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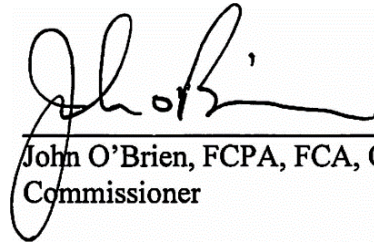
- 30 1. The proposal received June 16, 2022 from CUMIS General Insurance Company for its  
31 Private Passenger Automobiles category of automobile insurance is approved to be  
32 effective no sooner than November 1, 2022 for new business and December 1, 2022 for  
33 renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 8<sup>th</sup> day of July, 2022.



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



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary