

**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	February 1, 2025
Renewal Business Effective Date	March 1, 2025
Board Order #	A.I. 50(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	1.6%	1.0%
Property Damage - Tort	1.6%	1.0%
DCPD	1.6%	1.0%
Uninsured Auto	-9.3%	0.0%
Underinsured Motorist	-8.3%	0.0%
Accident Benefits	1.6%	0.0%
Collision	5.3%	4.0%
Comprehensive	-5.1%	0.0%
Specified Perils	-5.1%	0.0%
All Perils		
Total Overall	1.5%	1.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1104	29	345	21	13	153	450	192	0	0
005	301	8	82	21	13	58	244	148	0	0
006	244	7	70	22	13	41	403	185	0	0
007	384	10	124	21	13	59	348	175	27	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	1115	30	349	21	13	153	484	193	0	0
005	304	8	79	21	13	57	252	141	0	0
006	247	7	69	22	13	41	416	190	0	0
007	388	10	125	21	13	59	358	175	27	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 2023 to 2024	

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.