

A.I. 31 (2003)

**IN THE MATTER OF THE AUTOMOBILE
INSURANCE ACT, CHAPTER A - 22,
R.S.N. 1990**

AND

**IN THE MATTER OF AN APPLICATION BY
PRICEWATERHOUSE COOPERS
ON BEHALF OF CUMIS GENERAL INSURANCE
COMPANY TO IMPLEMENT REVISED RATES
FOR ITS PRIVATE PASSENGER CLASS OF BUSINESS.**

WHEREAS by application received June 27, 2003, Pricewaterhouse Coopers on behalf of CUMIS General Insurance Company applied to the Board for approval to implement a revised rating program for its Private Passenger class of business, and

WHEREAS the Board, after due examination and analysis of the proposed rating program, finds that it conforms with the Benchmarks and should be approved as filed.

IT IS THEREFORE ORDERED THAT:

1. Order No. A.I. 13 (2002-2003) be and it is hereby rescinded.

2. Approval be and it is hereby granted Cumis General Insurance Company for the implementation of a revised rating program for its Private Passenger class of business with base rates as follows:

Territory	1	2	3
Third Party	\$1,072.00	\$ 593.00	\$ 429.00
Collision	274.00	333.00	337.00
Comprehensive	167.00	133.00	140.00
Specified Perils	36.00	19.00	18.00
Accident Benefits	64.00	64.00	64.00
Uninsured Motorist	24.00	12.00	9.00

and differentials as submitted with this filing.

3. The following discounts are approved for use subject to the eligibility criteria set out in the company's underwriting manual:

i.	multi-vehicle	10%	Third Party Liability, and Collision Classes 01, 02, 03, and 07, only
ii.	age	10%	Third Party Liability, Collision, Comprehensive, and Accident Benefits
iii.	short-commute	5%	Third Party Liability, Collision, and Accident Benefits—Class 02 only
iv.	anti-starter theft device	15%	Comprehensive, and Specified Perils
v.	claims-free	15%	Third Party Liability, Collision, Comprehensive Specified Perils Classes 01, 02, 03, 07, 10, 11, and 12
vi.	student, away from home	40%	Third Party Liability, Collision, Classes 05, & 06, only
vii.	combined discount	5%	Third Party Liability, Collision, Comprehensive, Accident Benefits, Specified Perils, and Uninsured Motorist

4. These rates shall be effective September 1, 2003 for new business and November 1, 2003 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 28th day of July 2003.

Robert Noseworthy
Chairperson & Chief Executive Officer

G. Fred Saunders
Commissioner

G. Cheryl Blundon
Board Secretary