

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

Filing Information	
Name of Insurer	Cumis General Insurance Company
Type of Business	Snow Vehicles
New Business Effective Date	March 1, 2021
Renewal Business Effective Date	March 1, 2021
Board Order #	A.I. 83(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	NA	126%
Property Damage - Tort	NA	0%
DCPD	NA	-26%
Uninsured Auto	NA	0%
Underinsured Motorist	NA	-33%
Accident Benefits	NA	282%
Collision	NA	-71%
Comprehensive	NA	-71%
Specified Perils	NA	-62%
All Perils	NA	-
Total Overall	NA	-29%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	27	0	8	9	15	12	681	320	131	0
005	0	0	0	0	0	0	0	0	0	0
006	28	0	4	9	15	13	0	0	0	0
007	28	0	6	9	18	13	230	237	95	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	61	1	5	9	11	48	186	92	48	0
005	0	0	0	0	0	0	0	0	0	0
006	63	1	4	9	11	49	0	0	0	0
007	64	1	5	9	11	49	79	71	39	0

Rate Capping Provisions	
Proposed Rate Cap	-
Length of Cap	-

Summary of Changes/Additional Information
- Adopting CGIC rates and algorithms (Base rate and rate differentials change)

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.