

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

Filing Information	
Name of Insurer	CUMIS General Insurance Company
Type of Business	Private Passenger Vehicles
New Business Effective Date	November 1, 2022
Renewal Business Effective Date	December 1, 2022
Board Order #	A.I. 16(2022)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	-0.01%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	0.09%
Collision	0.00%
Comprehensive	-0.01%
Specified Perils	-1.75%
All Perils	
<b>Total Overall</b>	<b>0.00%</b>

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	883	24	283	21	13	142	393	174	0	0
005	318	9	87	22	13	60	247	158	0	0
006	287	8	97	22	12	42	472	218	0	0
007	398	11	121	21	13	60	345	171	29	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	883	24	281	21	13	142	387	174	0	0
005	318	9	86	22	13	62	247	158	0	0
006	287	8	95	22	12	43	468	214	0	0
007	398	11	122	21	13	60	347	172	28	0

Rate Capping Provisions	
Proposed Rate Cap	No Capping
Length of Cap	

Summary of Changes/Additional Information
CLEAR update from 2021 to 2022

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.