

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

**AN ORDER OF THE BOARD**

**NO. A.I. 49(2023)**

1 **IN THE MATTER OF** the **Automobile**  
2 **Insurance Act**, RSNL 1990, c. A-22,  
3 as amended and regulations  
4 thereunder; and  
5

6 **IN THE MATTER OF** an application by  
7 CUMIS General Insurance Company for  
8 approval to implement a revised rating  
9 program for its Miscellaneous Vehicles  
10 category of automobile insurance.  
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12

13 **WHEREAS** on September 25, 2023 CUMIS General Insurance Company (“CUMIS”) applied to the  
14 Board for approval of a revised rating program under the Mandatory Simplified filing option for  
15 its Miscellaneous Vehicles category of automobile insurance, including ATVs and Snow Vehicles;  
16 and  
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18 **WHEREAS** CUMIS has limited exposures and thus proposed to adopt the rating program of its  
19 affiliate company, Co-operators General Insurance Company, approved in Order No. A.I.  
20 45(2023); and  
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22 **WHEREAS** the overall rate level changes for this filing are -7.34% and -3.37% for ATVs and Snow  
23 Vehicles respectively; and  
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25 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified Filing  
26 Guidelines; and  
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28 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
30 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
31 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**


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- 3 1. The revised rating program received September 25, 2023 from CUMIS General Insurance  
4 Company for its Miscellaneous Vehicles category of automobile insurance, including ATVs and  
5 Snow Vehicles, is approved to be effective no sooner than April 1, 2024 for new business and  
6 May 1, 2024 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 24<sup>th</sup> day of November, 2023.

  
Kevin Fagan  
Chair and Chief Executive Officer

  
John O'Brien, FCPA, FCA, CISA  
Commissioner

  
Christopher Pike, LL.B., FCIP  
Commissioner

  
Jo-Anne Galarneau  
Executive Director and Board Secretary