

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

**AN ORDER OF THE BOARD**

**NO. A.I. 58(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 adopt rating program  
9 changes for its Private Passenger  
10 Automobiles category of automobile  
11 insurance.  
12  
13

14 **WHEREAS** on October 6, 2023 CUMIS General Insurance Company (“CUMIS”) applied to the  
15 Board under the Supplemental filing option for approval to adopt rating program changes for its  
16 Private Passenger Automobiles category of automobile insurance; and  
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18 **WHEREAS** on October 17, 2023 CUMIS filed an amendment to its filing to correct a presentation  
19 issue in its summary table of premiums; and  
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21 **WHEREAS** CUMIS proposed various changes to its SEF43R and SEF43R(L) endorsement offerings;  
22 and  
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24 **WHEREAS** CUMIS also proposed to discontinue offering its Physical Damage Extension  
25 Endorsement Packages, PDE1 and PDE1A; and  
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27 **WHEREAS** there will be no impact on current business related to this filing, as clients that  
28 currently have any of the effected endorsement offerings will be grandfathered; and  
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30 **WHEREAS** the revised rating program is filed in accordance with the Supplemental Filing  
31 Guidelines; and

1 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
2 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
3 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
4 **Insurance Companies Act** or the respective regulations thereunder.  
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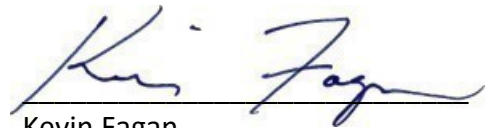
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7 **IT IS THEREFORE ORDERED THAT:**

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- 9 1. The proposal received October 17, 2023 from CUMIS General Insurance Company to  
10 adopt rating program changes for its Private Passenger Automobiles category of  
11 automobile insurance is approved to be effective no sooner than April 1, 2024 for new  
12 business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 4<sup>th</sup> day of December, 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