

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

**AN ORDER OF THE BOARD**

**NO. A.I. 83(2020)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22,  
3 as amended, and regulations  
4 thereunder; and  
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6 **IN THE MATTER OF** an application  
7 by CUMIS General Insurance Company  
8 for approval to implement a revised rating  
9 program for its Snow Vehicles class of  
10 automobile insurance.  
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13 **WHEREAS** on September 15, 2020 CUMIS General Insurance Company (“CUMIS”) applied to  
14 the Board for approval of a revised rating program under the Mandatory Simplified filing option  
15 for its Snow Vehicles class of automobile insurance effective March 1, 2021 for new business and  
16 renewals; and  
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18 **WHEREAS** CUMIS does not have sufficient volume to perform an actuarial analysis for Snow  
19 Vehicles and proposed to adopt the rates and algorithms of Co-operators General Insurance  
20 Company (“CGIC”); and  
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22 **WHEREAS** CUMIS and CGIC are both members of The Co-operators group of companies; and  
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24 **WHEREAS** CUMIS noted that adopting the CGIC rates would allow them to continue to offer  
25 clients appropriate rates and to benefit from the advantages of the group of companies; and  
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27 **WHEREAS** the Board finds that the proposal is made in accordance with the Mandatory  
28 Simplified Filing Guidelines and is supported; and  
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30 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
31 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
32 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
33 *Insurance Companies Act* or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**  
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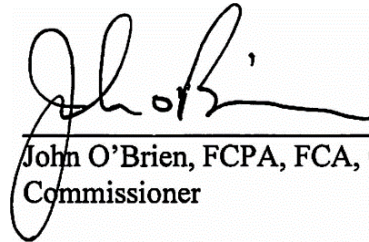
- 3 1. The proposal received September 15, 2020 from CUMIS General Insurance Company for  
4 its Snow Vehicles class of automobile insurance is approved to be effective no sooner than  
5 March 1, 2021 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 25<sup>th</sup> day of September, 2020.



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Darlene Whalen, P. Eng., FEC  
Chair and Chief Executive Officer



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Sara Kean  
Assistant Board Secretary