

A.I. 13 (2002-2003)

IN THE MATTER OF THE AUTOMOBILE
INSURANCE ACT, CHAPTER A - 22,
R.S.N. 1990

AND

IN THE MATTER OF AN APPLICATION BY
PRICEWATERHOUSE COOPERS
ON BEHALF OF
CUMIS GENERAL INSURANCE COMPANY
TO IMPLEMENT REVISED RATES FOR ITS
PRIVATE PASSENGER CLASS OF BUSINESS.

WHEREAS, by application received May 1, 2002, PricewaterhouseCoopers
on behalf of CUMIS General Insurance Company applied to the Board for approval to implement a
revised rating program for its Private Passenger class of business, and

WHEREAS, the Board, after due examination and analysis of the proposed rating
program, finds that it conforms with the Benchmarks and should be approved as filed.

IT IS THEREFORE ORDERED THAT:

1. Order No. A.I. 65 (2001-2002) be and it is hereby rescinded.
2. Approval be and it is hereby granted Cumis General Insurance Company for the implementation of a revised rating program for its Private Passenger class of business with base rates as follows:

Territory	1	2	3
Third Party	\$ 956.00	\$ 529.00	\$ 383.00
Collision	241.00	293.00	297.00
Comprehensive	141.00	113.00	136.00
Specified Perils	39.00	21.00	20.00
Accident Benefits	57.00	57.00	57.00
Uninsured Motorist	21.00	11.00	8.00

and differentials as submitted with this filing.

3. The following discounts are approved for use subject to the eligibility criteria set out in the company's underwriting manual:

i.	multi-vehicle	10%	Third Party Liability, and Collision Classes 01, 02, 03, and 07, only
ii.	age	10%	Third Party Liability, Collision, Comprehensive, and Accident Benefits
iii.	short-commute	5%	Third Party Liability, Collision, and Accident Benefits—Class 02 only
iv.	anti-starter theft device	15%	Comprehensive, and Specified Perils
v.	claims-free	15%	Third Party Liability, Collision, Comprehensive Specified Perils Classes 01, 02, 03, 07, 10, 11, and 12
vi.	student, away from home	40%	Third Party Liability, Collision, Classes 05, & 06, only
vii.	combined discount	5%	Third Party Liability, Collision, Comprehensive, Accident Benefits, Specified Perils, and Uninsured Motorist

4. These rates shall be effective July 1, 2002 for new business and September 1, 2002 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 12th day of June, 2002.

Robert Noseworthy
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

G. Cheryl Blundon
Board Secretary