

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

Filing Information	
Name of Insurer	Primum Insurance Company
Type of Business	Personal Vehicle - Automobile
New Business Effective Date	April 15, 2024
Renewal Business Effective Date	June 1, 2024
Board Order #	A.I. 16(2024)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.1%
Uninsured Auto	0.0%
Underinsured Motorist	0.0%
Accident Benefits	-1.0%
Collision	-1.1%
Comprehensive	1.9%
Specified Perils	N/A
All Perils	N/A
Total Overall	-0.1%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	926	21	245	21	16	102	392	202	N/A	N/A
005	486	11	133	21	16	85	415	198	N/A	N/A
006	410	11	115	23	17	84	588	222	N/A	N/A
007	495	12	131	21	17	85	397	158	N/A	N/A

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	926	21	245	21	16	101	390	206	N/A	N/A
005	486	11	132	21	16	84	406	201	N/A	N/A
006	410	11	117	23	17	84	575	228	N/A	N/A
007	495	12	131	21	17	84	391	159	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	+35%, and +70% if an at-fault accident has occurred since the last renewal
Length of Cap	rarely more than a year for any given vehicle

Summary of Changes/Additional Information
Proposal to use the 2024 CLEAR Rate Group table instead of the current 2023 CLEAR Rate Group table.

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.