

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

**AN ORDER OF THE BOARD**

**NO. A.I. 8(2017)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended (the “*Act*”); and  
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5 **IN THE MATTER OF** an application  
6 by Primmum Insurance Company for  
7 approval to implement a revised rating  
8 program for its Private Passenger  
9 Automobiles class of business.  
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12 **WHEREAS** on April 28, 2017 Primmum Insurance Company (“Primmum”) applied to the  
13 Board for approval of a revised rating program for its Private Passenger Automobiles class of  
14 business; and  
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16 **WHEREAS** on June 21, 2017 the Board’s consulting actuaries, Oliver Wyman Limited (“Oliver  
17 Wyman”), filed a report of findings (the “Oliver Wyman Report”) with the Board; and  
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19 **WHEREAS** on June 23, 2017 the Oliver Wyman Report was provided to Primmum for  
20 comments; and  
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22 **WHEREAS** on June 27, 2017 Primmum advised it had no comment on the Oliver Wyman  
23 Report; and  
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25 **WHEREAS** Oliver Wyman finds the proposed rates to be reasonable and supported based on  
26 information supplied in connection with the application; and  
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28 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
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31 **IT IS THEREFORE ORDERED THAT:**  
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- 33 1. The rating program received April 28, 2017 from Primmum Insurance Company is approved  
34 to be effective no sooner than November 1, 2017 for new business and for renewals.  
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36 2. Primmum Insurance Company will be required to pay the costs of the Board associated with  
37 this filing, including the costs of the actuarial review.

**DATED** at St. John's, Newfoundland and Labrador, this 21<sup>st</sup> day of July, 2017.



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Darlene Whalen, P.Eng.  
Vice-Chair



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Dwanda Newman, LL.B.  
Commissioner



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Sara Kean  
Assistant Board Secretary