

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

**AN ORDER OF THE BOARD**

**NO. A.I. 120(2020)**

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  
7 by Primmum Insurance Company  
8 for approval to adopt endorsement  
9 changes for its Private Passenger  
10 Automobiles, Motorhomes and  
11 Motorcycles classes of  
12 automobile insurance.  
13  
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15 **WHEREAS** on November 6, 2020 Primmum Insurance Company (“Primmum”) applied to the  
16 Board under the Expedited Approval filing option for approval to adopt endorsement changes for  
17 its Private Passenger Automobiles, Motorhomes and Motorcycles classes of automobile insurance;  
18 and  
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20 **WHEREAS** Primmum proposed to discontinue its offering of the five-year Replacement Cost  
21 Solution endorsement; and  
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23 **WHEREAS** Primmum proposed to introduce SEF 43R/RL with a coverage period of exactly 36  
24 months from the purchase date of an eligible vehicle; and  
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26 **WHEREAS** Primmum provided justification to support the proposed endorsement changes; and  
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28 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
30 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
31 *Insurance Companies Act* or the respective regulations thereunder.

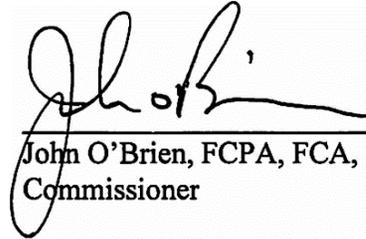
1 **IT IS THEREFORE ORDERED THAT:**  
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- 3 1. The proposal received November 6, 2020 from Primmum Insurance Company to adopt  
4 endorsement changes for its Private Passenger Automobiles, Motorhomes and Motorcycles  
5 classes of automobile insurance is approved to be effective no sooner than April 1, 2021  
6 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 20<sup>th</sup> day of November, 2020.



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



John O'Brien, FCPA, FCA, CISA  
Commissioner



Cheryl Blundon  
Board Secretary