

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

Filing Information	
Name of Insurer	Primum Insurance Company
Type of Business	Private Passenger Automobiles
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	February 1, 2021
Board Order #	A.I. 114(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	20.3%	17.1%
Property Damage - Tort	-0.8%	0.5%
DCPD	-0.8%	-0.7%
Uninsured Auto	21.9%	10.1%
Underinsured Motorist	-44.6%	0.0%
Accident Benefits	25.1%	10.3%
Collision	-6.2%	-0.7%
Comprehensive	57.3%	14.0%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	14.2%	9.8%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	751	19	205	19	16	85	360	126	N/A	N/A
005	425	10	106	20	17	84	405	110	N/A	N/A
006	380	9	92	23	17	85	571	163	N/A	N/A
007	429	10	106	20	17	86	405	112	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	882	19	199	21	16	98	364	145	N/A	N/A
005	491	11	110	22	17	87	395	143	N/A	N/A
006	432	10	106	25	17	89	584	178	N/A	N/A
007	500	11	112	22	17	87	380	118	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	35%/70%
Length of Cap	1 Year

Summary of Changes/Additional Information
In summary, the proposed changes are as follows:
1.Base rate changes that vary by coverage; and
2.Introduction of the Vehicle Value factors; and
3.Introduction of the Vehicle Age factors; and
4.Revision of territories definition and factors; and
5.Removal of the Anti-Theft discount factors

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.