

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

**AN ORDER OF THE BOARD**

**NO. A.I. 65(2020)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22, as  
3 amended, and regulations thereunder; and  
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5 **IN THE MATTER OF** an application by  
6 Primum Insurance Company for  
7 approval to adopt the 2020 CLEAR Rate  
8 Group Table for its Private Passenger  
9 Automobiles category of automobile  
10 insurance.  
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13 **WHEREAS** on July 30, 2020 Primum Insurance Company applied to the Board for approval to  
14 adopt the 2020 CLEAR Rate Group Table for its Private Passenger Automobiles category of  
15 automobile insurance; and  
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17 **WHEREAS** the proposal is made in accordance with the Board's CLEAR Filing Guidelines; and  
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19 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
20 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
21 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
22 *Insurance Companies Act* or the respective regulations thereunder.  
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25 **IT IS THEREFORE ORDERED THAT:**  
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- 27 1. The proposal received July 30, 2020 from Primum Insurance Company for its Private  
28 Passenger Automobiles category of automobile insurance is approved to be effective no  
29 sooner than October 30, 2020 for new business and November 30, 2020 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 18<sup>th</sup> day of August, 2020.



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



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**Christopher Pike, LL.B., FCIP**  
**Commissioner**



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**Cheryl Blundon**  
**Board Secretary**