

**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	August 15, 2022
Renewal Business Effective Date	October 1, 2022
Board Order #	A.I. 9(2022)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	0.5%
Uninsured Auto	0.0%
Underinsured Motorist	0.0%
Accident Benefits	2.7%
Collision	-0.4%
Comprehensive	-0.1%
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	846	18	200	20	16	93	357	148	N/A	N/A
005	469	10	110	21	16	82	373	148	N/A	N/A
006	383	9	94	23	17	80	525	176	N/A	N/A
007	471	10	108	21	17	81	364	119	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	846	18	201	20	16	95	354	149	N/A	N/A
005	469	10	111	21	16	84	373	148	N/A	N/A
006	383	9	95	23	17	82	533	175	N/A	N/A
007	471	10	109	21	17	83	362	119	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 2022 CLEAR Rate Group table instead of the current 2021 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.