

**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	April 17, 2023
Renewal Business Effective Date	June 10, 2023
Board Order #	A.I. 5(2023)
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	-0.8%
Collision	3.5%
Comprehensive	2.8%
Specified Perils	N/A
All Perils	N/A
Total Overall	1.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	849	18	206	21	16	96	352	150	N/A	N/A
005	460	10	109	21	16	82	377	148	N/A	N/A
006	377	9	96	22	17	79	541	178	N/A	N/A
007	463	10	110	21	16	81	357	118	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	849	18	207	21	16	95	362	154	N/A	N/A
005	460	10	111	21	16	80	393	152	N/A	N/A
006	377	9	98	22	17	79	579	182	N/A	N/A
007	463	10	110	21	16	80	369	121	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 2023 CLEAR Rate Group table instead of the current 2022 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.