

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

**AN ORDER OF THE BOARD**

**NO. A.I. 25(2021)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22,  
3 as amended, and regulations  
4 thereunder; and  
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6 **IN THE MATTER OF** an application  
7 by Primum Insurance Company for  
8 approval to adopt the 2021 CLEAR rate  
9 group table for its Private Passenger  
10 Automobiles category of automobile  
11 insurance.  
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14 **WHEREAS** on June 24, 2021 Primum Insurance Company (“Primum”) applied to the Board  
15 for approval to adopt the 2021 CLEAR rate group table for its Private Passenger Automobiles  
16 category of automobile insurance; and  
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18 **WHEREAS** Primum proposed an overall rate level change of 0.0%; and  
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20 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and  
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22 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
23 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
24 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
25 *Insurance Companies Act* or the respective regulations thereunder.  
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28 **IT IS THEREFORE ORDERED THAT:**  
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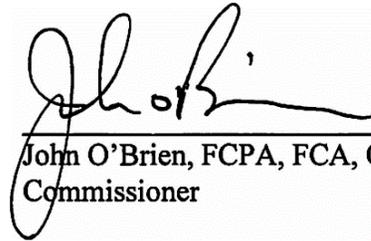
- 30 1. The proposal received June 24, 2021 from Primum Insurance Company for its Private  
31 Passenger Automobiles category of automobile insurance is approved to be effective no  
32 sooner than September 1, 2021 for new business and October 5, 2021 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 13<sup>th</sup> day of July, 2021.



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



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary