

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

AN ORDER OF THE BOARD

NO. A.I. 9(2022)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application
7 by Primmum Insurance Company
8 for approval to adopt the 2022 CLEAR
9 rate group table for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on May 18, 2022 Primmum Insurance Company (“Primmum”) applied to the Board
15 for approval to adopt the 2022 CLEAR rate group table for its Private Passenger Automobiles
16 category of automobile insurance; and
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18 **WHEREAS** Primmum proposed to adopt the Board’s CLEAR benchmark base rate adjustment
19 factors; and
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21 **WHEREAS** Primmum proposed no additional changes; and
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23 **WHEREAS** the proposal results in an overall rate level change of +0.1%; and
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25 **WHEREAS** the proposal is made in accordance with the Board’s CLEAR Filing Guidelines; and
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27 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
28 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
29 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
30 *Insurance Companies Act* or the respective regulations thereunder.

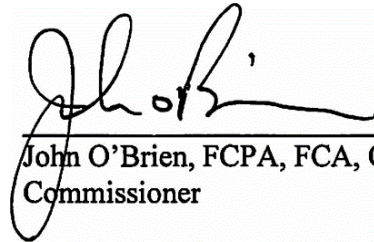
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The proposal received May 18, 2022 from Primmum Insurance Company for its Private
4 Passenger Automobiles category of automobile insurance is approved to be effective no
5 sooner than August 15, 2022 for new business and October 1, 2022 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 27th day of May, 2022.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary