

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	May 15th 2025
Renewal Business Effective Date	July 1st 2025
Board Order #	A.I. 13(2025)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	-1.62%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	-1.67%
Collision	0.94%
Comprehensive	-1.94%
Specified Perils	N/A
All Perils	N/A
Total Overall	-0.32%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	932	21	257	22	17	103	371	176	N/A	N/A
005	538	13	154	20	17	85	398	190	N/A	N/A
006	360	10	114	20	16	82	480	194	N/A	N/A
007	487	11	135	19	17	83	361	145	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	932	21	253	22	17	101	374	173	N/A	N/A
005	538	13	151	20	17	85	403	187	N/A	N/A
006	360	10	112	20	16	82	483	193	N/A	N/A
007	487	11	132	19	17	82	363	140	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 2025 CLEAR Rate Group table instead of the current 2024 CLEAR Rate Group table.

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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.