

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

AN ORDER OF THE BOARD

NO. A.I. 13(2025)

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 by
7 Primum Insurance Company for
8 approval to adopt the 2025 CLEAR rate
9 group table for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on February 24, 2025 Primum Insurance Company (“Primum”) applied to the
15 Board under the CLEAR filing option for approval to adopt the 2025 CLEAR rate group table for
16 its Private Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** Primum proposed to apply the Board’s benchmark base rate adjustment factors
19 accepted for use in Information Bulletin A.I. 01-2025; and
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21 **WHEREAS** no other rating program changes are proposed; and
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23 **WHEREAS** the proposal results in an overall rate level impact of -0.3%; 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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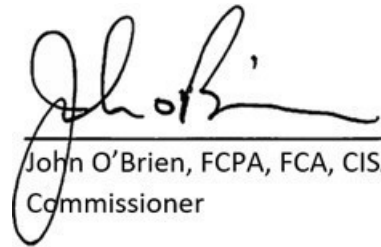
27 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
28 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
29 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
30 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**


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1. The proposal received February 24, 2025 from Primum Insurance Company for its Private Passenger Automobiles category of automobile insurance is approved to be effective no sooner than May 15, 2025 for new business and July 1, 2025 for renewals.


DATED at St. John's, Newfoundland and Labrador, this 4th day of April, 2025.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Stephanie Stack
Assistant Board Secretary