

Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Filing

Filing Information	
Name of Insurer	Primum Insurance Company
Type of Business	Personal Vehicle - Automobile
New Business Effective Date	September 17, 2026
Renewal Business Effective Date	November 2, 2026
Board Order #	A.I. 33(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	11.0%	6.3%
Property Damage - Tort	43.2%	33.9%
DCPD	43.2%	34.0%
Uninsured Auto	-0.5%	0.0%
Underinsured Motorist	2.8%	0.0%
Accident Benefits	17.0%	10.3%
Collision	35.4%	33.0%
Comprehensive	145.2%	100.0%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	33.7%	24.7%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	951	21	271	22	17	98	388	207	N/A	N/A
005	542	13	160	20	17	81	405	227	N/A	N/A
006	367	10	119	20	16	79	478	228	N/A	N/A
007	485	11	136	19	17	78	369	168	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	1021	29	366	23	17	111	527	398	N/A	N/A
005	579	17	210	20	17	91	562	469	N/A	N/A
006	358	13	157	14	16	61	577	452	N/A	N/A
007	503	15	178	20	17	87	477	369	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	no lower cap /35%/70%
Length of Cap	1 Year

Summary of Changes/Additional Information
Base Rate Changes
Classification Changes
Capping Structure Changes

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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.