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

Filing Information	
Name of Insurer	Primmum 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	Compre-hensive	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	Compre-hensive	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