

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

**AN ORDER OF THE BOARD**

**NO. A.I. 48(2026)**

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

**IN THE MATTER OF** an application by Primmum Insurance Company for approval to implement rating program changes for its Private Passenger Automobiles and Miscellaneous Vehicles categories of automobile insurance.

**WHEREAS** on August 7, 2026 Primmum Insurance Company (“Primmum”) applied to the Board under the Supplemental filing option for approval of rating program changes applicable to its Private Passenger Automobiles and Miscellaneous Vehicles categories of automobile insurance; and

**WHEREAS** Primmum proposed to introduce two serious convictions relating to the Alcohol Ignition Interlock Program; and

**WHEREAS** Primmum clarified the treatment of two existing convictions; and

**WHEREAS** Primmum proposed various editorial and formatting changes; and

**WHEREAS** there is no rate level impact associated with this proposal; and

**WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and

**WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the circumstances, do not impair the solvency of the insurer, are not excessive in relation to the financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

2  
3 The proposal received August 7, 2026 from Primum Insurance Company for its Private  
4 Passenger Automobiles and Miscellaneous Vehicles categories of automobile insurance is  
5 approved to be effective no sooner than October 29, 2026 for new business and December  
6 14, 2026 for renewals.

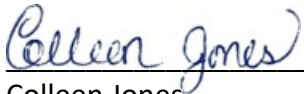
**DATED** at St. John's, Newfoundland and Labrador, this 25<sup>th</sup> day of September, 2026.



Christopher Pike, LL.B., FCIP  
Commissioner



Jo-Anne Galarneau, LL.B., ICD.D  
Commissioner



Colleen Jones  
Assistant Board Secretary