

**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Expedited Approval**

Filing Information	
Name of Insurer	Primum Insurance Company
Type of Business	Private Passenger Automobiles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 120(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.0%
Property Damage - Tort	N/A	0.0%
DCPD	N/A	0.0%
Uninsured Auto	N/A	0.0%
Underinsured Motorist	N/A	0.0%
Accident Benefits	N/A	0.0%
Collision	N/A	0.0%
Comprehensive	N/A	0.0%
Specified Perils	N/A	0.0%
All Perils	N/A	0.0%
Total Overall	N/A	0.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	751	19	206	19	16	85	360	126	N/A	N/A
005	426	10	106	20	17	84	405	110	N/A	N/A
006	381	9	92	23	17	85	572	163	N/A	N/A
007	430	10	106	20	17	86	405	112	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	751	19	206	19	16	85	360	126	N/A	N/A
005	426	10	106	20	17	84	405	110	N/A	N/A
006	381	9	92	23	17	85	572	163	N/A	N/A
007	430	10	106	20	17	86	405	112	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	35%/70%
Length of Cap	1 Year

Summary of Changes/Additional Information	
Introduction of 3 Year Limited Waiver of Depreciation Endorsement (NL-SEF 43R/ NL-SEF 43R(L))	
Removal of 5 Year Replacement Cost Endorsement	

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

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.

**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Expedited Approval**

**Filing Information**

Name of Insurer	Primum Insurance Company
Type of Business	Motorhomes
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 120(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0.0%
Property Damage - Tort	N/A	0.0%
DCPD	N/A	0.0%
Uninsured Auto	N/A	0.0%
Underinsured Motorist	N/A	0.0%
Accident Benefits	N/A	0.0%
Collision	N/A	0.0%
Comprehensive	N/A	0.0%
Specified Perils	N/A	N/A
All Perils	N/A	N/A
Total Overall	N/A	0.0%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	474	12	123	14	17	61	311	102	N/A	N/A
005	219	5	40	13	15	59	-	53	N/A	N/A
006	200	4	61	15	16	61	349	153	N/A	N/A
007	257	6	89	15	18	62	370	102	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	474	12	123	14	17	61	311	102	N/A	N/A
005	219	5	40	13	15	59	-	53	N/A	N/A
006	200	4	61	15	16	61	349	153	N/A	N/A
007	257	6	89	15	18	62	370	102	N/A	N/A

**Rate Capping Provisions**

Proposed Rate Cap	35%/70%
Length of Cap	1 Year

**Summary of Changes/Additional Information**

Introduction of 3 Year Limited Waiver of Depreciation Endorsement (NL-SEF43R/NL-SEF43R(L))
Removal of 5 Year Replacement Cost Endorsement

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

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.

**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Expedited Approval**

**Filing Information**

Name of Insurer	Primum Insurance Company
Type of Business	Motorcycles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 120(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	0%
Property Damage - Tort	N/A	0%
DCPD	N/A	0%
Uninsured Auto	N/A	0%
Underinsured Motorist	N/A	0%
Accident Benefits	N/A	0%
Collision	N/A	0%
Comprehensive	N/A	0%
Specified Perils	N/A	0%
All Perils	N/A	0%
Total Overall	N/A	0%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	133	1	8	17	43	114	174	119	N/A	N/A
005	140	1	9	17	44	112	191	140	N/A	N/A
006	113	1	7	13	42	86	176	135	N/A	N/A
007	125	1	8	15	42	103	162	128	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	133	1	8	17	43	114	174	119	N/A	N/A
005	140	1	9	17	44	112	191	140	N/A	N/A
006	113	1	7	13	42	86	176	135	N/A	N/A
007	125	1	8	15	42	103	162	128	N/A	N/A

**Rate Capping Provisions**

Proposed Rate Cap	25%
Length of Cap	1 Year

**Summary of Changes/Additional Information**

Introduction of 3 Year Limited Waiver of Depreciation Endorsement (NL-SEF43R/NL-SEF43R(L))
Removal of 5 Year Replacement Cost Endorsement

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

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.