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

Filing Information					
Name of Insurer	Security National Insurance Company				
Type of Business	All-Terrain Vehicles				
New Business Effective Date February 1st, 2021					
Renewal Business Effective Date	February 1st, 2021				
Board Order #	A.I. 106(2020)				
Board Decision	Approved				

Coverage	Indicated Rate Change	Proposed Rate Change				
Bodily Injury	168%	0%				
Property Damage - Tort	142%	0%				
DCPD	222%	0%				
Uninsured Auto	-29%	0%				
Underinsured Motorist	-84%	0%				
Accident Benefits	79%	0%				
Collision	44%	0%				
Comprehensive	12%	0%				
Specified Perils	N/A	0%				
All Perils	N/A	0%				
Total Overall	66%	0%				

Current Average Written Premium (\$)										
Statistical Territory Bodily Injury	Rodily Injury	Bodily Injury PD-Tort	DCPD	Uninsured	Underinsured	Accident	Collision	Compre-	Specified	All Perils
	Boully Injury			Auto	Motorist	Benefits		hensive	Perils	
004	72	1	5	8	26	18	70	68	N/A	N/A
005	77	1	5	8	26	18	78	<i>75</i>	N/A	N/A
006	78	1	5	9	26	20	<i>78</i>	68	N/A	N/A
007	76	1	5	8	26	19	77	74	N/A	N/A

Proposed Average Written Premium (\$)										
Statistical Territory Bodily Injur	Podily Injury	ily Injury PD-Tort	DCPD	Uninsured	Underinsured	Accident	Collision	Compre-	Specified	All Perils
	Boully Injury			Auto	Motorist	Benefits		hensive	Perils	
004	72	1	5	8	26	18	70	68	N/A	N/A
005	77	1	5	8	26	18	78	<i>75</i>	N/A	N/A
006	78	1	5	9	26	20	78	68	N/A	N/A
007	76	1	5	8	26	19	77	74	N/A	N/A

Rate Capping Provisions						
Proposed Rate Cap	25%					
Length of Cap	1 year					

Summary of Changes/Additional Information
No changes proposed in filing. Structure remains the same as previously

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.