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	Snowmobile				
New Business Effective Date	February 1st, 2021				
Renewal Business Effective Date	February 1st, 2021				
Board Order #	A.I. 108(2020)				
Board Decision	Approved				

Coverage	Indicated Rate Change	Proposed Rate Change		
Bodily Injury	26%	0%		
Property Damage - Tort	183%	0%		
DCPD	38%	0%		
Uninsured Auto	-15%	0%		
Underinsured Motorist	-78%	0%		
Accident Benefits	80%	0%		
Collision	229%	0%		
Comprehensive	175%	0%		
Specified Perils	N/A	0%		
All Perils	N/A	0%		
Total Overall	128%	0%		

Current Average Written Premium (\$)										
Statistical Territory Bodily Injury	v PD-Tort	DCPD	Uninsured	Underinsured	Accident	Collision	Compre-	Specified	All Perils	
Statistical Territory	istical reflicity Boully Injury	PD-TOIL	DCFD	Auto	Motorist	Benefits	Comsion	hensive	Perils	Airrenis
004	38	0	3	9	18	23	221	77	N/A	N/A
005	39	0	3	9	18	24	176	73	N/A	N/A
006	42	0	3	9	18	24	246	88	N/A	N/A
007	40	0	3	9	18	24	220	85	N/A	N/A

Proposed Average Written Premium (\$)										
Statistical Territory Bodily Injury	PD-Tort	DCPD	Uninsured	Underinsured	Accident	Collision	Compre-	Specified	All Perils	
Statistical Territory	Boully injury	PD-TOIL	DCPD	Auto	Motorist	Benefits	CONISION	hensive	Perils	All Perils
004	38	0	3	9	18	23	221	77	N/A	N/A
005	39	0	3	9	18	24	176	73	N/A	N/A
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007	40	0	3	9	18	24	220	85	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.