

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

Filing Information

Name of Insurer	Novex Insurance Company
Type of Business	Antiques
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	January 1, 2021
Board Order #	A.I. 123(2020)
Board Decision	Approved

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

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 29.10	<i>incl. with BI</i>	\$ 7.97	\$ 10.00	\$ 4.97	\$ 48.84	\$ 87.81	\$ 105.10	\$ 140.00	<i>incl. with Coll</i>
005	\$ 29.55	<i>incl. with BI</i>	\$ 8.00	\$ 5.00	\$ 5.20	\$ 49.00	\$ 114.00	\$ 180.83	\$ -	<i>incl. with Coll</i>
006	\$ -	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	<i>incl. with Coll</i>
007	\$ 28.75	<i>incl. with BI</i>	\$ 8.00	\$ 5.00	\$ 4.49	\$ 49.00	\$ 112.29	\$ 121.09	\$ 88.33	<i>incl. with Coll</i>

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 29.10	<i>incl. with BI</i>	\$ 7.97	\$ 10.00	\$ 4.97	\$ 48.84	\$ 87.81	\$ 105.10	\$ 140.00	<i>incl. with Coll</i>
005	\$ 29.55	<i>incl. with BI</i>	\$ 8.00	\$ 5.00	\$ 5.20	\$ 49.00	\$ 114.00	\$ 180.83	\$ -	<i>incl. with Coll</i>
006	\$ -	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	<i>incl. with Coll</i>
007	\$ 28.75	<i>incl. with BI</i>	\$ 8.00	\$ 5.00	\$ 4.49	\$ 49.00	\$ 112.29	\$ 121.09	\$ 88.33	<i>incl. with Coll</i>

Rate Capping Provisions

Proposed Rate Cap	
Length of Cap	

Summary of Changes/Additional Information

Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
No changes are proposed

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

Filing Information

Name of Insurer	Novex Insurance Company
Type of Business	Camper Units
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	January 1, 2021
Board Order #	A.I. 123(2020)
Board Decision	Approved

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

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 14.00	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ 131.75	\$ 130.00	\$ -	<i>incl. with Coll</i>
005	\$ -	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	<i>incl. with Coll</i>
006	\$ 14.00	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 26.00	\$ -	<i>incl. with Coll</i>
007	\$ 14.00	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ 236.50	\$ 272.14	\$ -	<i>incl. with Coll</i>

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 14.00	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ 131.75	\$ 130.00	\$ -	<i>incl. with Coll</i>
005	\$ -	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	<i>incl. with Coll</i>
006	\$ 14.00	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 26.00	\$ -	<i>incl. with Coll</i>
007	\$ 14.00	<i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ 236.50	\$ 272.14	\$ -	<i>incl. with Coll</i>

Rate Capping Provisions

Proposed Rate Cap	
Length of Cap	

Summary of Changes/Additional Information

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

Filing Information

Name of Insurer	Novex Insurance Company
Type of Business	Motorhomes
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	January 1, 2021
Board Order #	A.I. 123(2020)
Board Decision	Approved

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

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 329.09	<i>incl. with BI</i>	\$ 99.19	\$ 20.00	\$ 26.63	\$ 52.03	\$ 114.46	\$ 225.25	\$ 106.21	<i>incl. with Coll</i>
005	\$ 190.68	<i>incl. with BI</i>	\$ 49.82	\$ 10.00	\$ 27.78	\$ 53.46	\$ 143.06	\$ 202.68	\$ 169.88	<i>incl. with Coll</i>
006	\$ 154.63	<i>incl. with BI</i>	\$ 39.25	\$ 7.00	\$ 30.14	\$ 54.00	\$ 87.40	\$ 332.83	\$ 57.50	<i>incl. with Coll</i>
007	\$ 192.50	<i>incl. with BI</i>	\$ 44.04	\$ 10.00	\$ 23.74	\$ 53.94	\$ 99.53	\$ 198.99	\$ 53.11	<i>incl. with Coll</i>

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 329.09	<i>incl. with BI</i>	\$ 99.19	\$ 20.00	\$ 26.63	\$ 52.03	\$ 114.46	\$ 225.25	\$ 106.21	<i>incl. with Coll</i>
005	\$ 190.68	<i>incl. with BI</i>	\$ 49.82	\$ 10.00	\$ 27.78	\$ 53.46	\$ 143.06	\$ 202.68	\$ 169.88	<i>incl. with Coll</i>
006	\$ 154.63	<i>incl. with BI</i>	\$ 39.25	\$ 7.00	\$ 30.14	\$ 54.00	\$ 87.40	\$ 332.83	\$ 57.50	<i>incl. with Coll</i>
007	\$ 192.50	<i>incl. with BI</i>	\$ 44.04	\$ 10.00	\$ 23.74	\$ 53.94	\$ 99.53	\$ 198.99	\$ 53.11	<i>incl. with Coll</i>

Rate Capping Provisions

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

Filing Information

Name of Insurer	Novex Insurance Company
Type of Business	Snow Vehicles
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	January 1, 2021
Board Order #	A.I. 123(2020)
Board Decision	Approved

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

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 21.32 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 22.20	\$ 17.98	\$ 509.80	\$ 136.03	\$ 59.79	<i>incl. with Coll</i>	
005	\$ 21.39 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 22.79	\$ 17.96	\$ 764.50	\$ 149.49	\$ 64.05	<i>incl. with Coll</i>	
006	\$ 21.15 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 21.82	\$ 18.00	\$ 664.76	\$ 157.43	\$ 67.21	<i>incl. with Coll</i>	
007	\$ 21.02 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 20.93	\$ 17.99	\$ 573.87	\$ 146.23	\$ 65.96	<i>incl. with Coll</i>	

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 21.32 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 22.20	\$ 17.98	\$ 509.80	\$ 136.03	\$ 59.79	<i>incl. with Coll</i>	
005	\$ 21.39 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 22.79	\$ 17.96	\$ 764.50	\$ 149.49	\$ 64.05	<i>incl. with Coll</i>	
006	\$ 21.15 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 21.82	\$ 18.00	\$ 664.76	\$ 157.43	\$ 67.21	<i>incl. with Coll</i>	
007	\$ 21.02 <i>incl. with BI</i>	\$ 1.00	\$ 11.00	\$ 20.93	\$ 17.99	\$ 573.87	\$ 146.23	\$ 65.96	<i>incl. with Coll</i>	

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

Filing Information

Name of Insurer	Novex Insurance Company
Type of Business	Travel Trailers and Other Trailers
New Business Effective Date	January 1, 2021
Renewal Business Effective Date	January 1, 2021
Board Order #	A.I. 123(2020)
Board Decision	Approved

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

Current Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 14.00 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 128.67	\$ 215.30	\$ 51.87	<i>incl. with Coll</i>
005	\$ 13.99 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 147.65	\$ 221.77	\$ 79.86	<i>incl. with Coll</i>
006	\$ 14.00 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 148.66	\$ 218.57	\$ 55.37	<i>incl. with Coll</i>
007	\$ 14.00 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 141.49	\$ 231.31	\$ 76.21	<i>incl. with Coll</i>

Proposed Average Written Premium (\$)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 14.00 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 128.67	\$ 215.30	\$ 51.87	<i>incl. with Coll</i>
005	\$ 13.99 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 147.65	\$ 221.77	\$ 79.86	<i>incl. with Coll</i>
006	\$ 14.00 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 148.66	\$ 218.57	\$ 55.37	<i>incl. with Coll</i>
007	\$ 14.00 <i>incl. with BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 141.49	\$ 231.31	\$ 76.21	<i>incl. with Coll</i>

Rate Capping Provisions

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Length of Cap	

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