

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

Filing Information	
Name of Insurer	Security National Insurance Company
Type of Business	Personal Vehicle - Automobile
New Business Effective Date	July 2nd 2026
Renewal Business Effective Date	August 17th 2026
Board Order #	A.I. 11(2026)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	2.73%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	-4.15%
Collision	-0.78%
Comprehensive	7.62%
Specified Perils	N/A
All Perils	N/A
Total Overall	0.83%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	781	18	251	18	15	84	329	178	<i>N/A</i>	<i>N/A</i>
005	439	12	148	16	16	72	362	194	<i>N/A</i>	<i>N/A</i>
006	264	8	99	16	15	65	390	177	<i>N/A</i>	<i>N/A</i>
007	393	10	133	16	15	71	330	150	<i>N/A</i>	<i>N/A</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	781	18	258	18	15	80	327	190	<i>N/A</i>	<i>N/A</i>
005	439	12	151	16	16	69	356	209	<i>N/A</i>	<i>N/A</i>
006	264	8	101	16	15	63	385	196	<i>N/A</i>	<i>N/A</i>
007	393	10	136	16	15	68	326	163	<i>N/A</i>	<i>N/A</i>

Rate Capping Provisions	
Proposed Rate Cap	+35%, and +70% if an at-fault accident has occurred since the last renewal
Length of Cap	rarely more than a year for any given vehicle

Summary of Changes/Additional Information
Proposal to use the 2026 CLEAR Rate Group table instead of the current 2025 CLEAR Rate Group table.

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.