

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

Filing Information

Name of Insurer	Security National 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. 119(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	689	17	188	17	16	75	321	117	N/A	N/A
005	405	10	99	18	17	77	383	115	N/A	N/A
006	299	7	67	19	17	69	460	137	N/A	N/A
007	392	9	96	18	17	77	362	108	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	689	17	188	17	16	75	321	117	N/A	N/A
005	405	10	99	18	17	77	383	115	N/A	N/A
006	299	7	67	19	17	69	460	137	N/A	N/A
007	392	9	96	18	17	77	362	108	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-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.

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

Filing Information

Name of Insurer	Security National Insurance Company
Type of Business	Motorhomes
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 119(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	479	12	160	14	18	58	339	122	N/A	N/A
005	323	8	96	16	19	62	322	114	N/A	N/A
006	176	4	30	15	15	65	-	-	N/A	N/A
007	255	6	59	14	16	66	331	100	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	479	12	160	14	18	58	339	122	N/A	N/A
005	323	8	96	16	19	62	322	114	N/A	N/A
006	176	4	30	15	15	65	-	-	N/A	N/A
007	255	6	59	14	16	66	331	100	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-SEF43R(L))
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**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Expedited Approval**

Filing Information

Name of Insurer	Security National Insurance Company
Type of Business	Motorcycles
New Business Effective Date	April 1, 2021
Renewal Business Effective Date	April 1, 2021
Board Order #	A.I. 119(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	116	1	7	15	42	101	162	98	N/A	N/A
005	171	2	11	22	42	147	234	114	N/A	N/A
006	108	1	7	14	40	94	128	93	N/A	N/A
007	113	1	7	14	42	89	137	110	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	116	1	7	15	42	101	162	98	N/A	N/A
005	171	2	11	22	42	147	234	114	N/A	N/A
006	108	1	7	14	40	94	128	93	N/A	N/A
007	113	1	7	14	42	89	137	110	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))
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