

**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	August 15, 2022
Renewal Business Effective Date	October 1, 2022
Board Order #	A.I. 10(2022)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.0%
Property Damage - Tort	0.0%
DCPD	1.5%
Uninsured Auto	0.0%
Underinsured Motorist	0.0%
Accident Benefits	2.6%
Collision	0.3%
Comprehensive	0.7%
Specified Perils	N/A
All Perils	N/A
Total Overall	0.5%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	771	16	196	18	16	84	327	143	N/A	N/A
005	457	10	113	20	17	79	363	150	N/A	N/A
006	318	7	80	19	16	68	436	149	N/A	N/A
007	425	9	106	19	16	74	336	118	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	771	16	198	18	16	86	327	144	N/A	N/A
005	457	10	115	20	17	81	364	150	N/A	N/A
006	318	7	81	19	16	70	437	147	N/A	N/A
007	425	9	108	19	16	76	338	119	N/A	N/A

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 2022 CLEAR Rate Group table instead of the current 2021 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.