

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

Filing Information	
Name of Insurer	Security National
Type of Business	TD Insurance
New Business Effective Date	April 11, 2025
Renewal Business Effective Date	May 28, 2025
Board Order #	A.I. 2(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-0.5%
Property Damage - Tort	n/a	-0.5%
DCPD	n/a	-0.5%
Uninsured Auto	n/a	0.3%
Underinsured Motorist	n/a	0.0%
Accident Benefits	n/a	0.0%
Collision	n/a	-8.1%
Comprehensive	n/a	-16.1%
Specified Perils	n/a	N/A
All Perils	n/a	N/A
Total Overall	n/a	-3.8%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	829	19	244	18	16	89	360	202	N/A	N/A
005	445	10	124	18	17	76	356	199	N/A	N/A
006	329	8	99	19	16	71	466	204	N/A	N/A
007	440	10	129	18	16	77	362	164	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	824	19	242	19	16	89	332	167	N/A	N/A
005	486	12	142	17	17	76	355	181	N/A	N/A
006	311	8	99	18	16	71	402	169	N/A	N/A
007	437	10	128	17	16	77	334	143	N/A	N/A

Rate Capping Provisions	
Proposed Rate Cap	35%/70%
Length of Cap	1 year

Summary of Changes/Additional Information
Rating Variable Changes
Algorithm Changes

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.