

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

Company and Contact Information	
Name of Insurer	Novex Insurance Company
Type of Business	All-Terrain Vehicles
New Business Effective Date	December 1, 2020
Renewal Business Effective Date	January 1, 2021
Board Order #	A.I. 60(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-3.29%
Property Damage - Tort	
DCPD	
Accident Benefits	0.00%
Uninsured Auto	0.00%
SEF #44	0.00%
Collision	0.00%
Comprehensive	0.00%
Specified Perils	0.00%
All Perils	0.00%
Total Overall	-1.34%

Current Average Written Premium								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	\$86		\$18	\$11	\$21	\$111	\$65	\$45
005	\$87		\$18	\$11	\$21	\$121	\$73	\$48
006	\$86		\$18	\$11	\$21	\$118	\$70	\$53
007	\$86		\$18	\$11	\$20	\$120	\$71	\$50

Proposed Average Written Premium									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	\$77	Incl. In BI	\$6	\$18	\$11	\$22	\$527	\$136	\$59
005	\$78	Incl. In BI	\$6	\$18	\$11	\$23	\$759	\$150	\$64
006	\$77	Incl. In BI	\$6	\$18	\$11	\$21	\$646	\$157	\$67
007	\$77	Incl. In BI	\$6	\$18	\$11	\$21	\$569	\$146	\$66

[illegible]