

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**AN ORDER OF THE BOARD**

**NO. A.I. 21(2023)**

1 **IN THE MATTER OF** the **Automobile**  
2 **Insurance Act**, RSNL 1990, c. A-22,  
3 as amended and regulations  
4 thereunder; and  
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6 **IN THE MATTER OF** an application  
7 by Security National Insurance Company  
8 for approval to implement rating  
9 program changes for its Private  
10 Passenger Automobiles category of  
11 automobile insurance.  
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14 **WHEREAS** on June 1, 2023 Security National Insurance Company applied to the Board under the  
15 Supplemental filing option for approval of rating program changes, applicable to both its Private  
16 Passenger Automobiles and Miscellaneous Vehicles categories of automobile insurance; and  
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18 **WHEREAS** Security National Insurance Company proposed various rating rule changes to its  
19 classification variables; and  
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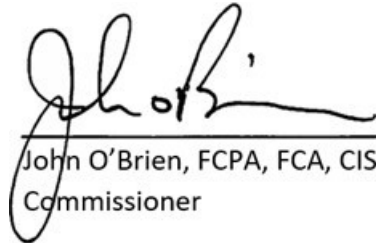
21 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and  
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23 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the  
24 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
25 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
26 **Insurance Companies Act** or the respective regulations thereunder.  
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29 **IT IS THEREFORE ORDERED THAT:**  
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- 31 1. The proposal received June 1, 2023 from Security National Insurance Company for its Private  
32 Passenger Automobiles and Miscellaneous Vehicles categories of automobile insurance is  
33 approved to be effective no sooner than October 16, 2023 for new business and November  
34 13, 2023 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 9<sup>th</sup> day of June, 2023.



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Christopher Pike, LL.B., FCIP  
Commissioner



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Sara Kean  
Assistant Board Secretary