

**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	May 15th 2025
Renewal Business Effective Date	July 1st 2025
Board Order #	A.I. 12(2025)
Board Decision	Approved

Coverage	Proposed Rate Change
Bodily Injury	0.00%
Property Damage - Tort	0.00%
DCPD	-1.70%
Uninsured Auto	0.00%
Underinsured Motorist	0.00%
Accident Benefits	-0.46%
Collision	1.09%
Comprehensive	0.15%
Specified Perils	N/A
All Perils	N/A
Total Overall	-0.03%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	817	18	246	19	16	88	334	172	N/A	N/A
005	492	12	148	17	17	77	365	188	N/A	N/A
006	309	8	101	17	16	70	409	179	N/A	N/A
007	428	10	128	17	16	75	333	146	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	817	18	242	19	16	88	338	172	N/A	N/A
005	492	12	146	17	17	77	368	187	N/A	N/A
006	309	8	98	17	16	70	412	177	N/A	N/A
007	428	10	126	17	16	75	336	146	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 2025 CLEAR Rate Group table instead of the current 2024 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.