

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

Filing Information	
Name of Insurer	Service National Insurance Company
Type of Business	Commercial Vehicles
New Business Effective Date	May 29, 2025
Renewal Business Effective Date	July 15, 2025
Board Order #	A.I. 16(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	9.52%
Property Damage - Tort	n/a	26.39%
DCPD	n/a	25.75%
Uninsured Auto	n/a	9.53%
Underinsured Motorist	n/a	0.00%
Accident Benefits	n/a	20.20%
Collision	n/a	27.82%
Comprehensive	n/a	7.79%
Specified Perils	n/a	0.00%
All Perils	n/a	-3.02%
Total Overall	n/a	16.67%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	590	99	194	11	13	61	333	226	0	397
005	367	61	116	11	15	58	320	187	0	0
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*	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	630	121	238	12	13	71	408	244	0	385
005	437	84	159	12	15	74	446	200	0	0
006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
007	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*	n/a*

Rate Capping Provisions	
Proposed Rate Cap	15%/40%
Length of Cap	1 Year

Summary of Changes/Additional Information
Updating relativity of existing rating variable
Introduction of capping

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.