

**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	Private Passenger Automobiles
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	-2.1%
Property Damage - Tort	
DCPD	
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-1.1%

Current Average Written Premium								
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	\$769		\$74	\$22	\$28	\$305	\$144	\$50
005	\$388		\$68	\$11	\$28	\$297	\$143	\$43
006	\$357		\$60	\$8	\$29	\$360	\$179	\$31
007	\$394		\$68	\$11	\$25	\$290	\$133	\$37

Proposed Average Written Premium									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils
004	\$591		\$165	\$74	\$22	\$28	\$305	\$144	\$50
005	\$299		\$80	\$68	\$11	\$28	\$297	\$143	\$43
006	\$276		\$71	\$60	\$8	\$29	\$360	\$179	\$31
007	\$304		\$79	\$68	\$11	\$25	\$290	\$133	\$37

[illegible]