

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

Rate Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Commercial Vehicles
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 1(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.0%
Property Damage - Tort	0.0%
DCPD	0.0%
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	-1.3%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	750		53		34	272	210	58	415
005	574		46		29	267	208	54	425
006	704		49		36	236	196	54	477
007	569		46		36	290	198	51	441

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	540	67	128	53		34	272	210	58	415
005	413	52	95	46		29	267	208	54	425
006	507	63	125	49		36	236	196	54	477
007	410	51	95	46		36	290	198	51	441

Summary of Changes/Additional Information
Reform filing following Board's allocation method. No other proposed changes.
Accident Benefits premium contains Uninsured Auto premiums.

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.

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

Rate Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Interurban Vehicles
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 1(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-2.0%
Property Damage - Tort	0.0%
DCPD	0.0%
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	-1.2%

Current Average Written Premium (\$)									
Statistical Territory	Third Party Liability		Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1484</b>		<b>57</b>		<b>36</b>	-	-	<b>276</b>	<b>1655</b>
005	<b>1690</b>		<b>60</b>		<b>20</b>	<b>1136</b>	<b>462</b>	-	<b>1657</b>
006	<b>4477</b>		<b>69</b>		<b>50</b>	-	-	-	-
007	<b>1189</b>		<b>58</b>		<b>53</b>	<b>1196</b>	<b>452</b>	<b>284</b>	<b>1654</b>

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Comprehensive	Specified Perils	All Perils
004	<b>1068</b>	<b>134</b>	<b>273</b>	<b>57</b>		<b>36</b>	-	-	<b>276</b>	<b>1655</b>
005	<b>1217</b>	<b>152</b>	<b>249</b>	<b>60</b>		<b>20</b>	<b>1136</b>	<b>462</b>	-	<b>1657</b>
006	<b>3223</b>	<b>403</b>	<b>566</b>	<b>69</b>		<b>50</b>	-	-	-	-
007	<b>856</b>	<b>107</b>	<b>207</b>	<b>58</b>		<b>53</b>	<b>1196</b>	<b>452</b>	<b>284</b>	<b>1654</b>

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