

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

Rate Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Commercial Vehicles
New Business Effective Date	June 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 7(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Third Party Liability	0.00%	0.00%
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-0.30%	-0.30%
Comprehensive	-0.32%	-0.32%
Specified Perils	-0.88%	-0.88%
All Perils	-0.86%	-0.86%
Total Overall	-0.14%	-0.14%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	746				53	273	210	57
005	554				46	260	206	52
006	722				49	226	207	48
007	566				45	287	197	51

Proposed Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	746				53	272	209	56
005	554				46	259	206	52
006	722				49	226	205	48
007	566				45	287	196	50

Summary of Changes/Additional Information	
Update the vehicle rate group tables for commercial automobile vehicles to the new 2020 MSRP and Listed Price new (L.P.N.) tables.	
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
Expedited Approval Filing**

Rate Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Interurban Vehicles
New Business Effective Date	June 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 7(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Third Party Liability	0.00%	0.00%
Property Damage - Tort	N/A	N/A
DCPD	N/A	N/A
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-2.25%	-2.25%
Comprehensive	-1.84%	-1.84%
Specified Perils	0.00%	0.00%
All Perils	-0.98%	-0.98%
Total Overall	-0.45%	-0.45%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	1528				51	0	0	280
005	1370				56	1107	417	0
006	0				0	0	0	0
007	1201				54	1022	388	240

Proposed Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	1528				51	0	0	280
005	1370				56	1107	417	0
006	0				0	0	0	0
007	1201				54	994	380	240

Summary of Changes/Additional Information
Update the vehicle rate group tables for commercial automobile vehicles to the new 2020 MSRP and Listed Price new (L.P.N.) tables.
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