

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

Filing Information	
Name of Insurer	Aviva General Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 12(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	2.0%	0.00%
Property Damage - Tort	0.2%	0.00%
DCPD	5.0%	0.00%
Uninsured Auto	2.3%	0.00%
Underinsured Motorist	1.6%	0.00%
Accident Benefits	5.3%	0.00%
Collision	-9.1%	-0.18%
Comprehensive	0.6%	0.00%
Specified Perils		
All Perils		
Total Overall	1.3%	-0.03%

Current Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	1347	48	446	30	17	168	492	145	42
005	675	24	224	14	17	137	548	123	0
006	588	21	185	14	17	137	527	128	11
007	530	19	156	11	17	137	710	122	0

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	1347	48	446	30	17	168	492	145	42
005	675	24	224	14	17	137	544	123	0
006	588	21	185	14	17	137	524	128	11
007	530	19	156	11	17	137	706	122	0

Rate Capping Provisions	
Proposed Rate Cap	+10% upper bound cap
Length of Cap	1 year (until June 30th, 2021)

Summary of Changes/Additional Information
1. Updated differentials for Class 01 (Collision only)

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.