

**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	May 1, 2020
Renewal Business Effective Date	May 1, 2020
Board Order #	A.I. 12(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	13.4%	-0.02%
Property Damage - Tort	50.6%	-0.02%
DCPD	39.7%	-0.02%
Uninsured Auto	3.1%	0.00%
Underinsured Motorist	2.2%	0.00%
Accident Benefits	38.9%	0.00%
Collision	-13.6%	-0.18%
Comprehensive	6.6%	0.00%
Specified Perils		
All Perils		
Total Overall	14.0%	-0.04%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	1567		30	17	127	515	138	39
005	838		13	17	104	567	116	0
006	729		13	17	104	558	119	11
007	655		11	17	104	793	111	0

Proposed Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	1567		30	17	127	515	138	39
005	837		13	17	104	564	116	0
006	729		13	17	104	555	119	11
007	655		11	17	104	789	111	0

Rate Capping Provisions	
Proposed Rate Cap	NA
Length of Cap	NA

Summary of Changes/Additional Information
1. Updated differentials for Class 01 (TPL and 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.