

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 12(2020)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application
7 by Aviva General Insurance Company
8 for approval to implement revised
9 differentials for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on April 24, 2020 Aviva General Insurance Company (“Aviva General”) applied to
15 the Board for approval to implement revised differentials under the Expedited Approval option for
16 its Private Passenger Automobiles category of automobile insurance; and
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18 **WHEREAS** Aviva General identified an issue whereby the premium for its rural pleasure use
19 class was slightly higher than its commuter class in certain circumstances; and
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21 **WHEREAS** Aviva General proposed to decrease certain differentials for its rural pleasure use
22 class to remedy this issue for the period effective May 1, 2020 to June 30, 2020; and
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24 **WHEREAS** in Order No. A.I. 10(2020) the Board approved a revised Private Passenger
25 Automobiles rating program for Aviva General under the Mandatory filing option with an effective
26 date of July 1, 2020; and
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28 **WHEREAS** Aviva General proposed to decrease certain differentials for its rural pleasure use
29 class approved in Order No. A.I. 10(2020) effective July 1, 2020 to remedy this issue moving
30 forward; and
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32 **WHEREAS** Aviva General noted that it did not off-balance the proposed differential changes and
33 that the rate level impact was negligible; and
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35 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
36 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the

1 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
2 *Insurance Companies Act* or the respective regulations thereunder.

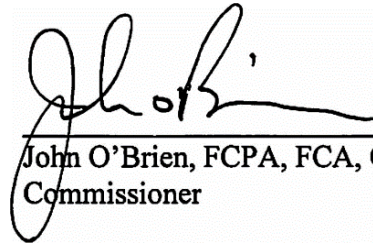
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5 **IT IS THEREFORE ORDERED THAT:**

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7 1. The proposed differential changes received on April 24, 2020 from Aviva General Insurance
8 Company for its Private Passenger Automobiles rating program are approved to be effective
9 no sooner than May 1, 2020 for new business and renewals; and
10
11 2. The proposed differential changes received on April 24, 2020 from Aviva General Insurance
12 Company for its Private Passenger Automobiles rating program approved in Order No. A.I.
13 10(2020) are approved to be effective no sooner than July 1, 2020 for new business and
14 renewals.


DATED at St. John's, Newfoundland and Labrador, this 28th day of April, 2020.



Darlene Whalen, P. Eng., FEC
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary