

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

AN ORDER OF THE BOARD

NO. A.I. 128(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 Insurance Company of Canada
8 for approval to implement a revised rating
9 program for its Public Vehicles category
10 of automobile insurance.
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13 **WHEREAS** on October 13, 2020 Aviva Insurance Company of Canada (“Aviva”) applied to the
14 Board for approval of a revised rating program under the Mandatory Simplified filing option for
15 its Public Vehicles category of automobile insurance effective February 1, 2021 for new business
16 and renewals; and
17

18 **WHEREAS** the proposal includes the following types of Public Vehicles: (i) Ambulances, (ii)
19 Public Buses, (iii) Private Buses, (iv) Hotel, Golf or Country Club Buses, (v) School Buses, (vi)
20 Taxis and Airport Limousines, (vii) Driver Training School Vehicles, (viii) Police Department
21 Vehicles, (ix) Fire Department Vehicles and (x) Funeral Carriages and Hearses Limousines; and
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23 **WHEREAS** Aviva noted that it does not have sufficient volume to perform an actuarial analysis
24 for Public Vehicles; and
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26 **WHEREAS** Aviva proposes no changes to its current rates or rating program; and
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28 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory
29 Simplified Filing Guidelines and is supported; and
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31 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
32 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
33 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
34 *Insurance Companies Act* or the respective regulations thereunder.

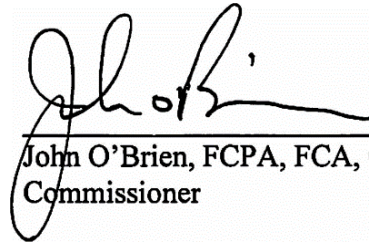
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The revised rating program received October 13, 2020 from Aviva Insurance Company of
4 Canada for its Public Vehicles category of automobile insurance is approved to be effective
5 no sooner than February 1, 2021 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 3rd day of December, 2020.



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



John O'Brien, FCPA, FCA, CISA
Commissioner



Cheryl Blundon
Board Secretary