NEWFOUNDLAND AND LABRADOR BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 33(2023)

1	IN THE MATTER OF the Automobile
2	Insurance Act, RSNL 1990, c. A-22,
3	as amended and regulations
4	thereunder; and
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6	IN THE MATTER OF an application by
7	Aviva Insurance Company of Canada
8	for approval to implement rating
9	program changes for its Commercial
10	and Interurban Vehicles categories
11	of automobile insurance.
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14	WHEREAS on June 27, 2023 Aviva Insurance Company of Canada ("Aviva") applied to the Board
15	for approval of rating program changes under the Supplemental filing option for its Commercia
16 17	and Interurban Vehicles categories of automobile insurance; and
18	WHEREAS Aviva proposed to update the vehicle rate group tables for its Commercial and
19	Interurban Vehicles to the 2023 MSRP and Listed Price New tables; and
20	interdiball vehicles to the 2023 MSKF and Listed Fince New tables, and
21	WHEREAS the overall rate level impact of the proposed changes is -0.27% and -1.22% for
22	Commercial Vehicles and Interurban Vehicles respectively; and
23	commercial venteres and interarban venteres respectively, and
24	WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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26	WHEREAS the Board is satisfied that the proposed changes are just and reasonable in the
27	circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28	financial circumstances of the insurer, and do not violate the Automobile Insurance Act or the
29	Insurance Companies Act or the respective regulations thereunder.

IT IS THEREFORE ORDERED THAT:

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1. The proposal received June 27, 2023 from Aviva Insurance Company of Canada for its Commercial and Interurban Vehicles categories of automobile insurance is approved to be effective no sooner than February 1, 2024 for new business and March 1, 2024 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 22nd day of August, 2023.

Kevin Fagan

Chair

Christopher Pike, LL.B., FCIP

Commissioner

Sara Kean

Assistant Board Secretary