

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

**AN ORDER OF THE BOARD**

**NO. A.I. 126(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 Garage Vehicles category  
10 of automobile insurance.  
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13 **WHEREAS** on October 19, 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 Garage Vehicles category of automobile insurance effective February 1, 2021 for new business  
16 and renewals; and  
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18 **WHEREAS** Aviva noted that it does not have sufficient volume to perform an actuarial analysis  
19 for Garage Vehicles; and  
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21 **WHEREAS** Aviva proposes no changes to its current rates or rating program; and  
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23 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory  
24 Simplified Filing Guidelines and is supported; and  
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26 **WHEREAS** the Board is satisfied that the proposed rates 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.

1 **IT IS THEREFORE ORDERED THAT:**  
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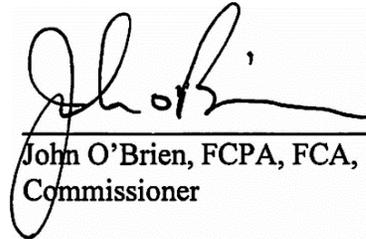
- 3 1. The revised rating program received October 19, 2020 from Aviva Insurance Company of  
4 Canada for its Garage Vehicles category of automobile insurance is approved to be  
5 effective no sooner than February 1, 2021 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 3<sup>rd</sup> day of December, 2020.



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



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Cheryl Blundon  
Board Secretary