

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

AN ORDER OF THE BOARD

NO. A.I. 127(2020)

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
7 by Aviva Insurance Company of Canada
8 for approval to implement a revised rating
9 program for its Interurban Vehicles
10 category of automobile insurance.
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13 **WHEREAS** on November 23, 2020 Aviva Insurance Company of Canada (“Aviva”) applied to
14 the Board for approval of a revised rating program under the Mandatory Simplified filing option
15 for its Interurban Vehicles category of automobile insurance effective May 1, 2021 for new
16 business and June 1, 2021 for renewals; and
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18 **WHEREAS** Aviva noted that it does not have sufficient volume to perform an actuarial analysis
19 for Interurban Vehicles; and
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21 **WHEREAS** Aviva proposed to replace Type of Use Class 51 with Type of Use Classes 62, 63
22 and 64; and
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24 **WHEREAS** Aviva proposes no further changes to its current rates or rating program; and
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26 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory
27 Simplified Filing Guidelines and is supported; and
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29 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
30 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
31 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the
32 *Insurance Companies Act* or the respective regulations thereunder.

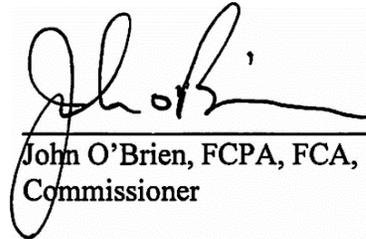
1 **IT IS THEREFORE ORDERED THAT:**
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- 3 1. The revised rating program received November 23, 2020 from Aviva Insurance Company
4 of Canada for its Interurban Vehicles category of automobile insurance is approved to be
5 effective no sooner than May 1, 2021 for new business and June 1, 2021 for 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