

**Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Supplemental Filing**

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	Commerical Automobiles
New Business Effective Date	April 1, 2022
Renewal Business Effective Date	May 1, 2022
Board Order #	A.I. 1(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	-0.44%
Property Damage - Tort	0.00%	-0.43%
DCPD	0.00%	-0.43%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	0.00%	-0.87%
Comprehensive	0.00%	0.00%
Specified Perils	0.00%	0.00%
All Perils		
Total Overall	0.00%	-0.42%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	565	67	129			54	261	213	62	
005	400	47	84			46	249	207	54	
006	539	65	120			49	246	225	48	
007	420	50	93			46	265	200	58	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	562	67	128			54	259	213	62	
005	397	47	84			46	246	207	54	
006	535	64	119			49	239	225	48	
007	419	50	93			46	263	200	58	

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
1. Remove a rule for dr.rc. 5 that states there can be no more than two (2) operators per vehicle to qualify.
2. Modify minimum deductibles for all new business and all newly acquired commercial and interurban vehicles.

The rate change data and average premium data contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

The rate change data and average premium data contained in this document is presented on an aggregate basis. Actual rate changes and premium levels will vary by individual policyholder based on factors including, but not limited to, territory, coverage limit, driving record, discounts, surcharges and deductibles.