NEWFOUNDLAND AND LABRADOR BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 3(2022)

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 rating program
9	changes for its Commercial and
10	Interurban Vehicles category of
11	automobile insurance.
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14	WHEREAS on February 4, 2022 Aviva Insurance Company of Canada ("Aviva") applied to the
15	Board for approval of rating program changes under the Supplemental filing option for its
16	Commercial and Interurban Vehicles category of automobile insurance; and
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18	WHEREAS Aviva proposed to update the vehicle rate group tables for its Commercial and
19	Interurban Vehicles to the 2022 MSRP and Listed Price New tables; and
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21	WHEREAS the overall rate level impact of the proposed changes is -0.21% and -0.93% for
22	Commercial Vehicles and Interurban Vehicles respectively; and
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24	WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines and is
25	supported; and
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27	WHEREAS the Board is satisfied that the proposed changes are just and reasonable in the
28	circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
29	financial circumstances of the insurer, and do not violate the Automobile Insurance Act or the
30	<i>Insurance Companies Act</i> or the respective regulations thereunder.
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33	IT IS THEREFORE ORDERED THAT:

1. The proposal received February 4, 2022 from Aviva Insurance Company of Canada for its Commercial and Interurban Vehicles category of automobile insurance is approved to be

effective no sooner than June 1, 2022 for new business and July 1, 2022 for renewals.

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DATED at St. John's, Newfoundland and Labrador, this 11th day of February, 2022.

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

John O'Brien, FCPA, FCA, CISA Commissioner

Board Secretary