

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

**AN ORDER OF THE BOARD**

**NO. A.I. 129(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 General Insurance Company for  
8 approval to implement a revised rating  
9 program for its Miscellaneous Vehicles  
10 category of automobile insurance.  
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13 **WHEREAS** on October 13, 2020 Aviva General Insurance Company (“Aviva Genco”) applied to  
14 the Board for approval of a revised rating program under the Mandatory Simplified filing option  
15 for its Miscellaneous Vehicles category of automobile insurance, effective February 1, 2021 for  
16 new business and renewals; and  
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18 **WHEREAS** the proposal includes the following types of Miscellaneous Vehicles: (i) All-Terrain  
19 Vehicles, (ii) Motorcycles, (iii) Motorhomes, (iv) Snowmobiles and (v) Trailers and Camper Units;  
20 and  
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22 **WHEREAS** Aviva Genco does not have sufficient volume to perform any actuarial analysis for  
23 Miscellaneous Vehicles; and  
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25 **WHEREAS** Aviva Genco compared its average written premium against the industry average  
26 written premium and determined that a rate change was not warranted; and  
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28 **WHEREAS** Aviva Genco proposed no rating program changes; and  
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30 **WHEREAS** the Board finds that the proposal is made in accordance with the Board’s Mandatory  
31 Simplified Filing Guidelines and is supported; and  
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33 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
34 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
35 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
36 *Insurance Companies Act* or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

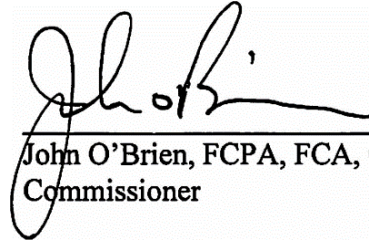
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1. The proposal received October 13, 2020 from Aviva General Insurance Company for its Miscellaneous Vehicles category of automobile insurance is approved to be effective no sooner than February 1, 2021 for new business and renewals.

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



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



John O'Brien, FCPA, FCA, CISA  
Commissioner



Cheryl Blundon  
Board Secretary