

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Commercial Vehicles
New Business Effective Date	June 1, 2022
Renewal Business Effective Date	July 1, 2022
Board Order #	A.I. 3(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-0.55%	-0.55%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-0.35%	-0.35%
Comprehensive	-0.37%	-0.37%
Specified Perils	-0.38%	-0.38%
All Perils	-0.75%	-0.75%
Total Overall	-0.21%	-0.21%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	542	62	120			57	305	204	77	415
005	357	41	76			46	303	217	57	397
006	458	54	101			49	290	216	36	471
007	362	42	77			46	302	203	68	394

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	542	62	119			57	304	203	76	412
005	357	41	75			46	300	215	59	393
006	458	54	100			49	290	216	36	471
007	362	42	77			46	302	203	67	391

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.)
Update the vehicle group tables for commercial automobile vehicles to the new 2022 MSRP and Listed Price New (L.P.N) tables.
Accident benefits premium contains Uninsured Auto premiums.

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.

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Interurban Vehicles
New Business Effective Date	June 1, 2022
Renewal Business Effective Date	July 1, 2022
Board Order #	A.I. 3(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-1.27%	-1.27%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	0.00%	0.00%
Comprehensive	-0.34%	-0.34%
Specified Perils		
All Perils	-2.14%	-2.14%
Total Overall	-0.93%	-0.93%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1119	139	317			54	1393	488		1747
005	1001	125	249			56	0	0		1752
006	0	0	0			0	0	0		0
007	917	115	200			54	1138	483		1641

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1119	1119	1119			54	1393	488		1747
005	1001	1001	1001			56	0	0		1752
006	0	0	0			0	0	0		0
007	917	917	917			54	1138	483		1641

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