

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

**AN ORDER OF THE BOARD**

**NO. A.I. 1(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 December 21, 2021 Aviva Insurance Company of Canada (“Aviva”) applied to  
15 the 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 the following changes:

- 19 a) Modify minimum deductibles for all new business and all newly acquired commercial and  
20 interurban vehicles; and  
21 b) Implement rating changes.  
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23 **WHEREAS** the overall rate level impact of the proposed changes is -0.42%.  
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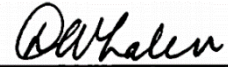
25 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines and is  
26 supported; and  
27

28 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the  
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
30 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act* or the  
31 *Insurance Companies Act* or the respective regulations thereunder.  
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34 **IT IS THEREFORE ORDERED THAT:**  
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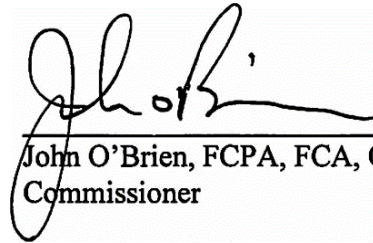
- 36 1. The proposal received December 21, 2021 from Aviva Insurance Company of Canada for its  
37 Commercial and Interurban Vehicles category of automobile insurance is approved to be  
38 effective no sooner than April 1, 2022 for new business and May 1, 2022 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 18<sup>th</sup> day of January, 2022.




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



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**John O'Brien, FCPA, FCA, CISA**  
**Commissioner**



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**Cheryl Blundon**  
**Board Secretary**