

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	Commerical Automobiles
New Business Effective Date	May 1, 2024
Renewal Business Effective Date	June 1, 2024
Board Order #	A.I. 24(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	8.32%	2.14%
Property Damage - Tort	-12.25%	1.84%
DCPD	9.53%	2.00%
Uninsured Auto		
Underinsured Motorist(SEF 44)	0.00%	0.00%
Accident Benefits	1.80%	0.00%
Collision	9.45%	1.98%
Comprehensive	-0.71%	1.37%
Specified Perils	29.25%	1.75%
All Perils		
Total Overall	6.02%	1.81%

Current Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	625	71	138		36	64	370	225	142
005	407	46	84		32	47	354	233	111
006	436	51	97		41	50	319	202	-
007	402	45	86		37	47	354	213	123

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	639	72	141		36	64	378	228	147
005	417	47	86		32	47	361	235	111
006	441	51	99		41	50	326	203	-
007	409	46	87		37	47	361	216	123

Rate Capping Provisions	
Proposed Rate Cap	15%
Length of Cap	12 months

Summary of Changes/Additional Information	
Discount/Surcharge changes	
Renewal Capping	

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.