

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

AN ORDER OF THE BOARD

NO. A.I. 10(2024)

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 by
7 Aviva General Insurance Company for
8 approval to implement rating program
9 changes for its Private Passenger
10 Automobiles category of automobile
11 insurance.
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14 **WHEREAS** on December 8, 2024 Aviva General Insurance Company (“Aviva”) applied to the Board
15 under the Supplemental filing option for approval to implement the following rating program
16 changes for its Private Passenger Automobiles category of automobile insurance:
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- 18 (a) increases to years licensed differentials;
19 (b) changes to the Combined discount; and
20 (c) changes to various endorsements; and
21

22 **WHEREAS** on January 25, 2024 the Board issued A.I. 8(2024) in which it denied the proposed
23 increases to years licensed differentials, approved the changes to the Combined Discount subject
24 to the removal of off-balancing and approved the endorsement changes; and
25

26 **WHEREAS** on February 9, 2024 Aviva submitted a new Supplemental filing in response to A.I.
27 8(2024) in which it proposed to withdraw the approved changes to the Combined Discount and
28 proceed with implementation of the endorsement changes without off-balancing; and
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30 **WHEREAS** Aviva estimated the overall rate level impact of the proposed changes to be +0.3%;
31 and
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33 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and

1 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
2 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
3 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
4 **Insurance Companies Act** or the respective regulations thereunder.

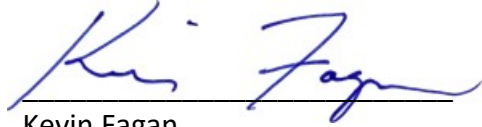
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7 **IT IS THEREFORE ORDERED THAT:**

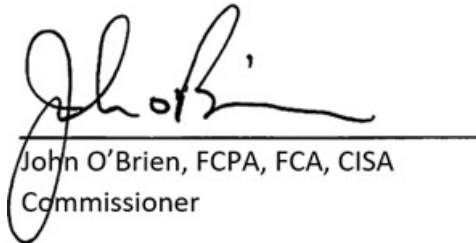
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- 9 1. The proposal received on February 9, 2024 from Aviva General Insurance Company for its
10 Private Passenger Automobiles category of automobile insurance is approved to be effective
11 no sooner than June 15, 2024 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 21st day of February, 2024.



Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Executive Director and Board Secretary