NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 27(2024)

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
9   program changes for its Commercial
10 and Interurban Vehicles categories
11 of automobile insurance.
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14 **WHEREAS** on March 26, 2024 Aviva Insurance Company of Canada (Aviva) applied to the Board
15 for approval of rating program changes under the Supplemental filing option for its Commercial
16 and Interurban Vehicles categories of automobile insurance; and
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18 **WHEREAS** Aviva proposed to update the vehicle rate group tables for its Commercial and
19 Interurban Vehicles to the 2024 MSRP and Listed Price New tables; and
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21 **WHEREAS** the overall rate level impact of the proposed changes is -0.28% and -1.07% for
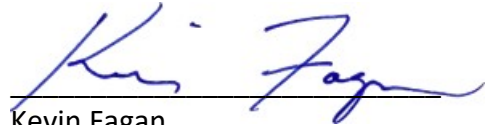22 Commercial Vehicles and Interurban Vehicles respectively; and
23
24 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
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26 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
27 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
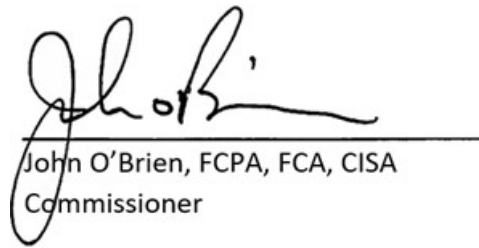29 **Insurance Companies Act** or the respective regulations thereunder.
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32 <u>**IT IS THEREFORE ORDERED THAT:**</u>
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34 1. The proposal received March 26, 2024 from Aviva Insurance Company of Canada for its
35   Commercial and Interurban Vehicles categories of automobile insurance is approved to be
36   effective no sooner than February 1, 2025 for new business and March 1, 2025 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 2nd day of May, 2024.

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Kevin Fagan
Chair and Chief Executive Officer

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John O'Brien, FCPA, FCA, CISA
Commissioner

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Jo-Anne Galarneau
Executive Director and Board Secretary