

A.I. 28 (2003)

**IN THE MATTER OF THE AUTOMOBILE
INSURANCE ACT, CHAPTER A - 22, R.S.N. 1990**

AND

IN THE MATTER OF AN APPLICATION BY
Aviva Insurance Company of Canada for approval
to implement a revised rating program for its
Private Passenger class of business

WHEREAS, by application received May 27, 2003, Aviva Insurance Company of Canada applied to the Board for approval to implement a revised rating program for its Private Passenger class of business, and

WHEREAS, upon preliminary review by Board staff, it was determined that a number of the proposed or adjusted proposed base rates did not conform with the 2001 benchmark rate ranges of acceptable rates, and

WHEREAS the applicant has submitted documentation in support of the establishment of rates which do not conform with the benchmark rate ranges of acceptable rates, and

WHEREAS the Board, after due examination and analysis of the proposed rating program, finds that it should be approved as filed.

IT IS THEREFORE ORDERED THAT:

1. Board Order No. A.I. 12 (2003) be and it is hereby rescinded.
2. The following base rates are hereby approved for use by the company:

Territory	1	2	3
Third Party Liability	\$ 1,112.51	\$ 596.19	\$ 476.90
Collision	187.26	222.72	279.84
Comprehensive	129.30	93.07	119.79
Specified Perils	46.46	20.01	25.60
Accident Benefits	104.00	87.00	82.00
Uninsured Motorist	31.00	21.00	19.00
All Perils	284.24	292.52	369.69

and differentials as submitted with this filing.

3. The following discounts are approved for use subject to the eligibility criteria set out in the company's underwriting manual:

i.	multi vehicle	10%	all common coverage, excluding comprehensive, specified perils and amendments
ii.	age	10%	third party liability, collision, all perils, comprehensive, accident benefits and specified perils - Classes 1, 2, 3 and 7 - Driving Records 5, 6 and 9
iii.	short commute	10%	third party liability, collision, collision portion of all perils, accident benefits, and uninsured auto - Class 02
iv.	full package	5%	third party liability, collision, all perils, comprehensive, accident benefits, and specified perils - Classes 1, 2, 3 and 7 - Driving Records 5, 6, and 9
v.	student	50%	third party liability, collision, and collision portion of all perils - Class 05 and 06
vi.	farmer's	40%	third party liability, collision, comprehensive, all perils and specified perils
vii.	multi-lines	5%	all coverages, excluding endorsements

4. These rates shall be effective August 1, 2003 for new business and September 1, 2003 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 26th day of June 2003.

Robert Noseworthy,
Chairperson & Chief Executive Officer.

G. Fred Saunders,
Commissioner.

Cheryl Blundon,
Board Secretary.