

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

Filing Information	
Name of Insurer	Aviva General Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 10(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	13.4%	11.1%
Property Damage - Tort	50.6%	50.3%
DCPD	39.7%	33.0%
Uninsured Auto	3.1%	0.8%
Underinsured Motorist	2.2%	0.6%
Accident Benefits	38.9%	31.9%
Collision	-13.6%	-5.0%
Comprehensive	6.6%	6.0%
Specified Perils		
All Perils		
Total Overall	14.0%	12.4%

Current Average Written Premium (\$)								
Statistical Territory	Third Party Liability		Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	<b>1567</b>		<b>30</b>	<b>17</b>	<b>127</b>	<b>515</b>	<b>138</b>	<b>39</b>
005	<b>838</b>		<b>13</b>	<b>17</b>	<b>104</b>	<b>567</b>	<b>116</b>	<b>0</b>
006	<b>729</b>		<b>13</b>	<b>17</b>	<b>104</b>	<b>558</b>	<b>119</b>	<b>11</b>
007	<b>655</b>		<b>11</b>	<b>17</b>	<b>104</b>	<b>793</b>	<b>111</b>	<b>0</b>

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	<b>1347</b>	<b>48</b>	<b>446</b>	<b>30</b>	<b>17</b>	<b>168</b>	<b>492</b>	<b>145</b>	<b>42</b>
005	<b>675</b>	<b>24</b>	<b>224</b>	<b>14</b>	<b>17</b>	<b>137</b>	<b>548</b>	<b>123</b>	<b>0</b>
006	<b>588</b>	<b>21</b>	<b>185</b>	<b>14</b>	<b>17</b>	<b>137</b>	<b>527</b>	<b>128</b>	<b>11</b>
007	<b>530</b>	<b>19</b>	<b>156</b>	<b>11</b>	<b>17</b>	<b>137</b>	<b>710</b>	<b>122</b>	<b>0</b>

Rate Capping Provisions	
Proposed Rate Cap	+10% upper bound cap
Length of Cap	1 year (until June 30th, 2021)

Summary of Changes/Additional Information
1. Overall Rate Impact on major coverages: +12.4%
2. Introduction of DCPD Coverage
3. Class and Driving Record Differential Updates
4. TPL-BI Deductible shift from \$2500 to \$5000 with corresponding base rate decrease

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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.