

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Interurban Vehicles
New Business Effective Date	May 1, 2024
Renewal Business Effective Date	June 1, 2024
Board Order #	A.I. 15(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	N/A	16.1%
Property Damage - Tort	N/A	16.2%
DCPD	N/A	17.0%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	N/A	19.1%
Collision	N/A	9.7%
Comprehensive	N/A	0.0%
Specified Perils	N/A	0.0%
All Perils	N/A	7.8%
Total Overall	N/A	11.7%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1711	212	507			56	1775	577	561	2341
005	1547	193	379			56	2601	929	364	2982
006										
007	2021	252	529			58	2565	642		3465

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1989	247	586			66	2121	577	561	2525
005	1843	230	457			68	2601	929	364	3238
006										
007	2329	291	618			69	2791	642		3727

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

Summary of Changes/Additional Information
Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
Accident benefits premium contains Uninsured Auto premiums.
Submit a mandatory simplified filing.
Remove 10% conviction-free discount, 5% one minor conviction discount and 10% years of licensed discount.
Introduce DCPD Deductibles
Update Inexperienced operator surcharges

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.