

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

**AN ORDER OF THE BOARD**

**NO. A.I. 3(2015)**

**IN THE MATTER OF** the *Automobile Insurance Act*, RSNL 1990, c. A-22, (the “*Act*”), as amended and regulations thereunder; and

**IN THE MATTER OF** an application by Aviva Insurance Company of Canada for approval to implement two Non-Standard Endorsement forms for its Commercial Vehicles class of business.

**WHEREAS** on January 22, 2015 Aviva Insurance Company of Canada applied to the Board for approval to implement two Non-Standard Endorsements called ANLATE and ANLODE for its Commercial Vehicles class of business; and

**WHEREAS** ANLATE is an optional endorsement which provides coverage extension to commercial automobiles insured under the Garage Automobiles Policy and which are designed to transport or carry automobiles; and

**WHEREAS** ANLODE is an optional endorsement which will respond if an occurrence gives rise to the application of more than one deductible amount due to an insurable loss; and

**WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.

**IT IS THEREFORE ORDERED THAT:**

1. The proposal received January 22, 2015 from Aviva Insurance Company of Canada for its Commercial Vehicles class of business is approved to be effective no sooner than April 20, 2015 for new business and for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 26th day of February 2015.

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Darlene Whalen, P.Eng.  
Vice-Chair

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James Oxford  
Commissioner

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Cheryl Blundon  
Board Secretary