

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

AN ORDER OF THE BOARD

NO. A.I. 7(2020)

1 **IN THE MATTER OF** the *Automobile*
2 *Insurance Act*, RSNL 1990, c. A-22,
3 as amended, and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an Expedited
7 Approval application by Aviva
8 Insurance Company of Canada for
9 approval to implement a revised rating
10 program for its Commercial Vehicles
11 and Interurban Vehicles categories of
12 automobile insurance.
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15 **WHEREAS** effective January 1, 2020 changes to the *Automobile Insurance Act* and regulations
16 thereunder came into effect and the Board implemented an Expedited Approval rate filing option
17 and Filing Guidelines in accordance with the legislation; and
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19 **WHEREAS** the Expedited Approval Filing Guidelines permit limited changes to an automobile
20 insurer's rating program subject to certain criteria; and
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22 **WHEREAS** on February 13, 2020 Aviva Insurance Company of Canada applied to the Board for
23 approval of a revised rating program under the Expedited Approval filing option for its
24 Commercial Vehicles and Interurban Vehicles categories of automobile insurance; and
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26 **WHEREAS** based on the Board's review the rate filing submitted on February 13, 2020 qualifies
27 as an Expedited Approval rate filing under the Filing Guidelines; and
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29 **WHEREAS** the rate filing proposed changes to Aviva Insurance Company of Canada's rate group
30 tables for Commercial Vehicles and Interurban Vehicles; and
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32 **WHEREAS** the proposed changes in the rate filing result in a decrease of 0.14% for Commercial
33 Vehicles and a decrease of 0.45% for Interurban Vehicles on an overall premium basis; and
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35 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
36 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the

1 financial circumstances of the insurer, and do not violate the *Automobile Insurance Act*, the
2 *Insurance Companies Act* or the respective regulations thereunder.

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5 **IT IS THEREFORE ORDERED THAT:**

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7 1. The revised rating program received February 13, 2020 from Aviva Insurance Company of
8 Canada for its Commercial Vehicles and Interurban Vehicles categories of automobile
9 insurance is approved to be effective no sooner than June 1, 2020 for new business and July 1,
10 2020 for renewals.

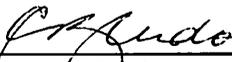
DATED at St. John's, Newfoundland and Labrador, this 3rd day of March, 2020.



Darlene Whalen, P.Eng., FEC
Chair and Chief Executive Officer



Christopher Pike, LL.B., FCIP
Commissioner



Cheryl Blundon
Board Secretary