

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Commercial Vehicles
New Business Effective Date	June 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 5(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-0.59%	-0.59%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-0.38%	-0.38%
Comprehensive	-0.37%	-0.37%
Specified Perils	-0.91%	-0.91%
All Perils	-0.83%	-0.83%
Total Overall	-0.22%	-0.22%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	544	65	124			52	273	204	58	412
005	391	46	82			45	276	214	46	360
006	522	62	116			48	247	206	48	446
007	411	49	91			45	293	195	52	396

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	544	65	123			52	272	203	57	408
005	391	46	82			45	275	214	46	357
006	522	62	116			48	245	205	44	446
007	411	49	91			45	292	194	52	393

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

Summary of Changes/Additional Information
Update the vehicle group tables for commercial automobile vehicles to the new 2021 MSRP and Listed Price New (L.P.N) tables.
Accident benefits premium contains Uninsured Auto premiums.

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.

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Interurban Vehicles
New Business Effective Date	June 1, 2021
Renewal Business Effective Date	July 1, 2021
Board Order #	A.I. 5(2021)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-1.16%	-1.16%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-2.22%	-2.22%
Comprehensive	-1.25%	-1.25%
Specified Perils	0.00%	0.00%
All Perils	-1.67%	-1.67%
Total Overall	-0.82%	-0.82%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1374	170	329			53	1317	433	280	1649
005	933	114	225			52	955	356	0	1366
006	1036	126	238			60	1552	542	0	0
007	917	112	220			56	1330	447	240	1694

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1374	170	326			53	1317	433	280	1625
005	933	114	222			52	955	356	0	1317
006	1036	126	219			60	1427	497	0	0
007	917	112	219			56	1296	441	240	1666

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

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