

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	Commerical Automobiles
New Business Effective Date	May 1, 2020
Renewal Business Effective Date	June 1, 2020
Board Order #	
Board Decision	

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	-2.33%	-6.80%
Property Damage - Tort	-4.06%	-8.45%
DCPD	-6.65%	-10.92%
Uninsured Auto		
Underinsured Motorist(SEF 44)	0.00%	0.00%
Accident Benefits	17.58%	17.58%
Collision	22.41%	22.41%
Comprehensive	3.42%	3.42%
Specified Perils	66.74%	66.74%
All Perils		
Total Overall	2.85%	0.00%

Current Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	618	76	144		34	53	264	202	60
005	478	59	111		30	46	246	193	53
006	578	71	135		37	49	259	207	47
007	473	58	110		36	46	279	196	56

Proposed Average Written Premium (\$)									
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils
004	614	74	137		34	67	333	208	100
005	387	47	86		30	47	281	202	89
006	468	57	104		37	50	296	213	79
007	382	46	85		36	47	318	203	93

Rate Capping Provisions	
Proposed Rate Cap	15%
Length of Cap	12 months

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.)
Base Rate change
Class Rating Differential change
Class Rating Rule change
Renewal Capping

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.