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

Rate Filing Information	
Name of Insurer	Aviva General Insurance Company
Type of Business	Miscellaneous Vehicles - ATV
New Business Effective Date	July 1, 2020
Renewal Business Effective Date	July 1, 2020
Board Order #	A.I. 9(2020)
Board Decision	Approved

Proposed Rate Changes	
Bodily Injury	-3.3%
Property Damage - Tort	0.0%
DCPD	-0.3%
Accident Benefits	0.0%
Uninsured Auto	0.0%
SEF #44	0.0%
Collision	0.0%
Comprehensive	0.0%
Specified Perils	0.0%
All Perils	0.0%
Total Overall	-1.1%

Current Average Written Premium ($)

Statistical Territory	Third Party Liability	[redacted]	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	***78***	[redacted]	***46***	***10***	***18***	***141***	***265***	***0***	***0***
005	***95***	[redacted]	***46***	***10***	***19***	***53***	***83***	***0***	***0***
006	***79***	[redacted]	***52***	***10***	***17***	***0***	***126***	***0***	***0***
007	***80***	[redacted]	***47***	***10***	***21***	***58***	***110***	***0***	***0***

Proposed Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Accident Benefits	Uninsured Auto	SEF#44	Collision	Compre-hensive	Specified Perils	All Perils
004	***69***	***1***	***5***	***46***	***10***	***18***	***141***	***265***	***0***	***0***
005	***84***	***1***	***8***	***46***	***10***	***19***	***53***	***83***	***0***	***0***
006	***70***	***1***	***5***	***52***	***10***	***17***	***0***	***126***	***0***	***0***
007	***71***	***1***	***6***	***47***	***10***	***21***	***58***	***110***	***0***	***0***

Summary of Changes/Additional Information

- Splitting Third Party Liability rates into rates for Bodily Injury, Property Damage - Tort and DCPD subcoverages
- Adjusting deductible increase for Bodily Injury rates
- Introducing vehicle rate group factors for DCPD coverage

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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.