

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

Filing Information	
Name of Insurer	Aviva General Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	April 1, 2023
Renewal Business Effective Date	April 1, 2023
Board Order #	A.I. 22(2022)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	14.4%	6.7%
Property Damage - Tort	43.7%	0.0%
DCPD	43.7%	0.0%
Uninsured Auto	27.8%	5.0%
Underinsured Motorist	18.5%	0.0%
Accident Benefits	9.4%	5.0%
Collision	-15.5%	0.0%
Comprehensive	-3.2%	0.0%
Specified Perils	n/a	n/a
All Perils	n/a	n/a
Total Overall	3.6%	3.6%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	
004	987	35	366	28	19	156	390	183	53	
005	522	18	189	13	19	127	400	161	0	
006	474	17	169	13	19	129	409	157	0	
007	429	15	145	10	19	129	568	150	0	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	
004	1103	34	351	30	19	187	397	180	53	
005	497	21	218	16	19	102	397	224	0	
006	368	19	199	13	19	80	401	154	0	
007	448	21	219	11	19	70	479	166	0	

Rate Capping Provisions	
Proposed Rate Cap	30% (upperbound) -15% (lowerbound)
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
Updated rating algorithm, base rates, and differentials
Update vehicle rate groups to 2022 CLEAR
Updated discount and surcharge
Updated endorsement
Updating Cappings for all renewal risks
Other underwriting changes

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.