

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

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	IRCA - Commercial Vehicles
New Business Effective Date	February 1, 2024
Renewal Business Effective Date	March 1, 2024
Board Order #	A.I. 33(2023)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-0.64%	-0.64%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-0.36%	-0.36%
Comprehensive	-0.42%	-0.42%
Specified Perils	-0.61%	-0.61%
All Perils	-1.17%	-1.17%
Total Overall	-0.27%	-0.27%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	528	60	116			62	340	204	105	441
005	331	37	68			46	319	215	76	378
006	419	49	93			50	336	229	0	494
007	348	39	73			46	332	198	91	416

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	528	60	115			62	338	203	105	435
005	331	37	67			46	317	214	76	371
006	419	49	93			50	335	228	0	494
007	348	39	73			46	332	198	90	411

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

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.)
Update the vehicle group tables for commercial automobile vehicles to the new 2023 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.