

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 12(2024)

1 **IN THE MATTER OF** the **Automobile**

2 **Insurance Act**, RSNL 1990, c. A-22,

3 as amended and regulations

4 thereunder; and

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6 **IN THE MATTER OF** an application by

7 Aviva Insurance Company of Canada for

8 approval to implement a revised rating

9 program for its Public Vehicles category

10 of automobile insurance.

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13 **WHEREAS** on December 1, 2023 Aviva Insurance Company of Canada (“Aviva”) applied to the
14 Board for approval of a revised rating program under the Mandatory Simplified filing option for
15 its Public Vehicles category of automobile insurance; and

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17 **WHEREAS** Aviva proposes an average overall rate level change of 0%; and

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19 **WHEREAS** the filing proposes the introduction of DCPD deductibles and no other changes to the
20 rating program; and

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22 **WHEREAS** Aviva did not perform an actuarial analysis in support of its proposal due to its limited
23 exposure count and lack of credible data; and

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25 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified Filing
26 Guidelines; and

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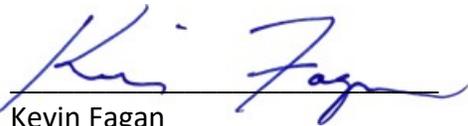
28 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
30 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
31 **Insurance Companies Act** or the respective regulations thereunder.

1 **IT IS THEREFORE ORDERED THAT:**

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- 3 1. The revised rating program received December 1, 2023 from Aviva Insurance Company of
4 Canada for its Public Vehicles category of automobiles insurance is approved to be effective
5 no sooner than May 1, 2024 for new business and June 1, 2024 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 21st day of February, 2024.



Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Executive Director and Board Secretary