

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

**AN ORDER OF THE BOARD**

**NO. A.I. 15(2024)**

1 **IN THE MATTER OF** the **Automobile**  
2 **Insurance Act**, RSNL 1990, c. A-22,  
3 as amended and regulations  
4 thereunder; and  
5

6 **IN THE MATTER OF** an application by  
7 Aviva General Insurance Company for  
8 approval to implement a revised rating  
9 program for its Interurban Vehicles  
10 category of automobile insurance.  
11

12  
13 **WHEREAS** on December 1, 2023 Aviva General Insurance Company (“Aviva”) applied to the Board  
14 for approval of a revised rating program under the Mandatory Simplified filing option for its  
15 Interurban Vehicles category of automobile insurance; and  
16

17 **WHEREAS** Aviva proposed the following rating program changes resulting in an overall rate level  
18 impact of +11.7%:  
19

- 20 i) introduction of DCPD deductibles;  
21 ii) changes to discounts and surcharges;  
22 iii) changes to endorsements; and  
23 iv) changes to rating and underwriting rules; and  
24

25 **WHEREAS** Aviva did not perform an actuarial analysis due to its limited exposure count and lack  
26 of credible data for this type of business; and  
27

28 **WHEREAS** on February 13, 2024 Aviva filed an amendment to withdraw its proposed  
29 endorsement changes; and  
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31 **WHEREAS** on February 23, 2024 Aviva filed a further amendment to withdraw a proposed  
32 underwriting rule change; and  
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34 **WHEREAS** the filed amendments had no impact on the overall rate level change of +11.7%; and

1 **WHEREAS** the amended proposal is filed in accordance with the Mandatory Simplified Filing  
2 Guidelines; and

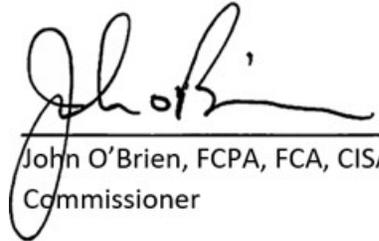
3  
4 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
5 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
6 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
7 **Insurance Companies Act** or the respective regulations thereunder.

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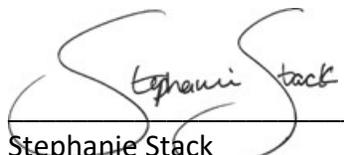
10 **IT IS THEREFORE ORDERED THAT:**

- 11  
12 1. The revised rating program as amended February 23, 2024 from Aviva General Insurance  
13 Company for its Interurban Vehicles category of automobile insurance is approved to be  
14 effective no sooner than May 1, 2024 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 1<sup>st</sup> day of March, 2024.

  
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John O'Brien, FCPA, FCA, CISA  
Commissioner

  
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Christopher Pike, LL.B., FCIP  
Commissioner

  
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Stephanie Stack  
Assistant Board Secretary