

DECISION

**NSUARB-INS-10-725
2010 NSUARB 163**

NOVA SCOTIA UTILITY AND REVIEW BOARD

IN THE MATTER OF THE INSURANCE ACT

- and -

IN THE MATTER OF AN APPLICATION by **AVIVA INSURANCE COMPANY OF CANADA** for approval to adopt the 2010 Commercial Rate Group Tables

BEFORE: Murray E. Doehler, CA, P.Eng., Member

COUNSEL: **AVIVA INSURANCE COMPANY OF CANADA**

FINAL SUBMISSIONS: July 28, 2010

DECISION DATE: **August 5, 2010**

DECISION: **Application is approved.**

I INTRODUCTION

[1] Aviva Insurance Company of Canada (“Aviva” or the “Company”) filed an application with the Nova Scotia Utility and Review Board (the “Board”) for approval to adopt the 2010 Commercial Rate Group Tables. The supporting documents and materials (the “Application”) dated July 21, 2010, were electronically received by the Board on July 22, 2010, with paper copies received on July 23, 2010.

[2] As a result of a review by Board staff, a report, dated July 28, 2010 (the “Staff Report”), was prepared.

[3] The Board did not deem it necessary to hold an oral hearing on the Application.

II ISSUE

[4] The issue in this Application is whether the proposed adoption of the 2010 Commercial Rate Group Tables is just and reasonable and in compliance with the *Insurance Act* (the “Act”) and *Regulations*.

III ANALYSIS

[5] Aviva sought approval to adopt the 2010 Commercial Rate Group Table 1, and Commercial Rate Group Table 2. The Application was made in accordance with the *Board’s Rate Filing Requirements for Automobile Insurance - Section 155G Changes to Commercial Rate Group Tables* (the “Rate Filing Requirements”). The

proposed effective dates are October 1, 2010 for new business, and December 1, 2010 for renewal business.

[6] Aviva currently uses the 2009 Rate Group Tables. It proposes to substitute the 2010 Tables and to add Table 2.

[7] Aviva proposed no alteration in the associated rate groups.

[8] Aviva provided a calculation of dislocation by coverage. The calculation for all coverages, showed a reduction of 0.2%.

Rate Manual Review

[9] A review of the Rate Manual on file indicates it is in compliance with the *Act* and *Regulations* and there are no concerns arising from it.

IV FINDINGS

[10] The Board finds that the Application complies with the *Act* and *Regulations*. Based upon the evidence before it, the Board is satisfied the proposal to adopt the 2010 Commercial Rate Group Tables is just and reasonable in the circumstances of this filing. There is nothing in the Application which suggests that the proposal will jeopardize the financial solvency of the Company.

[11] The Board therefore approves the proposal of Aviva, to adopt the 2010 Commercial Rate Group Tables, and approves the effective dates of October 1, 2010 for new business, and December 1, 2010, for renewal business.

[12] An Order will issue accordingly.

DATED at Halifax, Nova Scotia, this 5th day of August, 2010.

Murray E. Doehler