

**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	July 1, 2026
Renewal Business Effective Date	July 1, 2026
Board Order #	A.I. 19(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.2%	0.2%
Property Damage - Tort	10.9%	10.9%
DCPD	10.9%	10.9%
Uninsured Auto	58.8%	14.0%
Underinsured Motorist	-53.1%	0.0%
Accident Benefits	2.5%	2.5%
Collision	2.7%	2.7%
Comprehensive	1.2%	1.2%
Specified Perils	-48.1%	-10.2%
All Perils		
Total Overall	3.2%	3.2%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	851	35	336	35	24	215	398	258	97	
005	402	22	196	19	27	116	383	309	0	
006	331	23	206	12	25	76	450	257	0	
007	323	23	198	15	25	95	433	223	13	

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	853	39	373	39	24	221	410	260	87	
005	402	24	218	21	27	119	393	304	0	
006	331	25	228	14	25	78	460	275	0	
007	323	25	220	17	25	97	443	228	12	

Rate Capping Provisions	
Proposed Rate Cap	+25% (upperbound) none (lowerbound)
Length of Cap	2 Years

Summary of Changes/Additional Information
Update base rates
Update differentials
Update discounts
Introduce new variables
Update to 2026 CLEAR Rate Group Table
Update cappings for all renewal risks
Other underwriting changes

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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.