

**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	July 1, 2026
Renewal Business Effective Date	July 1, 2026
Board Order #	A.I. 21(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-0.55%	-0.55%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-0.33%	-0.33%
Comprehensive	-0.41%	-0.41%
Specified Perils	-1.31%	-1.31%
All Perils	-1.06%	-1.06%
Total Overall	-0.26%	-0.26%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	527	60	119			63	345	204	105	433
005	337	38	72			46	323	207	111	344
006	425	50	98			50	335	213	0	479
007	361	41	79			46	342	197	91	411

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	527	60	118			63	343	203	103	428
005	337	38	72			46	320	205	110	336
006	425	50	97			50	334	212	0	476
007	361	41	79			46	341	196	89	404

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 2025 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.

**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 - Interurban Vehicles
New Business Effective Date	July 1, 2026
Renewal Business Effective Date	July 1, 2026
Board Order #	A.I. 21(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-1.51%	-1.51%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-2.80%	-2.80%
Comprehensive	-2.78%	-2.78%
Specified Perils		
All Perils	-1.33%	-1.33%
Total Overall	-0.97%	-0.97%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1032	127	312			65	1439	455		560
005	1167	146	275			66	1712	0		274
006	0	0	0			0	0	0		0
007	1063	133	290			63	1535	527		217

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1032	127	310			65	1379	436		560
005	1167	146	275			66	1712	0		274
006	0	0	0			0	0	0		0
007	1063	133	289			63	1500	517		217

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

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