

**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 | | February 1, 2026 | | | | | | | | |
| Renewal Business Effective Date | | March 1, 2026 | | | | | | | | |
| Board Order # | | A.I. 34(2025) | | | | | | | | |
| Board Decision | | Approved | | | | | | | | |
| | | | | | | | | | | |
| Coverage | | Indicated Rate Change | | | | Proposed Rate Change | | | | |
| Bodily Injury | | 0.00% | | | | 0.00% | | | | |
| Property Damage - Tort | | 0.00% | | | | 0.00% | | | | |
| DCPD | | -0.73% | | | | -0.73% | | | | |
| Uninsured Auto | | | | | | | | | | |
| Underinsured Motorist | | | | | | | | | | |
| Accident Benefits | | 0.00% | | | | 0.00% | | | | |
| Collision | | -0.56% | | | | -0.56% | | | | |
| Comprehensive | | -0.60% | | | | -0.60% | | | | |
| Specified Perils | | -1.56% | | | | -1.56% | | | | |
| All Perils | | -1.20% | | | | -1.20% | | | | |
| Total Overall | | -0.34% | | | | -0.34% | | | | |
| | | | | | | | | | | |
| 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. | | | | | | | | | | |
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| 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 | February 1, 2026 |
| Renewal Business Effective Date | March 1, 2026 |
| Board Order # | A.I. 34(2025) |
| Board Decision | Approved |

| Coverage | Indicated Rate Change | Proposed Rate Change |
|------------------------|-----------------------|----------------------|
| Bodily Injury | 0.00% | 0.00% |
| Property Damage - Tort | 0.00% | 0.00% |
| DCPD | -1.57% | -1.57% |
| Uninsured Auto | | |
| Underinsured Motorist | | |
| Accident Benefits | 0.00% | 0.00% |
| Collision | -2.43% | -2.43% |
| Comprehensive | -2.28% | -2.28% |
| Specified Perils | | |
| All Perils | -1.73% | -1.73% |
| Total Overall | -1.13% | -1.13% |

Current Average Written Premium (\$)

| Statistical Territory | Bodily Injury | PD-Tort | DCPD | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision | Comprehensive | Specified Perils | All Perils |
|-----------------------|---------------|---------|------|----------------|-----------------------|-------------------|-----------|---------------|------------------|------------|
| 004 | 854 | 106 | 249 | | | 56 | 1372 | 447 | | 537 |
| 005 | 942 | 118 | 229 | | | 60 | 1205 | 0 | | 0 |
| 006 | 0 | 0 | 0 | | | 0 | 0 | 0 | | 0 |
| 007 | 887 | 111 | 235 | | | 58 | 1410 | 530 | | 155 |

Proposed Average Written Premium (\$)

| Statistical Territory | Bodily Injury | PD-Tort | DCPD | Uninsured Auto | Underinsured Motorist | Accident Benefits | Collision | Comprehensive | Specified Perils | All Perils |
|-----------------------|---------------|---------|------|----------------|-----------------------|-------------------|-----------|---------------|------------------|------------|
| 004 | 854 | 854 | 854 | | | 56 | 1330 | 434 | | 537 |
| 005 | 942 | 942 | 942 | | | 60 | 1205 | 0 | | 0 |
| 006 | 0 | 0 | 0 | | | 0 | 0 | 0 | | 0 |
| 007 | 887 | 887 | 887 | | | 58 | 1374 | 519 | | 155 |

Rate Capping Provisions

| | |
|-------------------|--|
| Proposed Rate Cap | |
| Length of Cap | |

Summary of Changes/Additional Information

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| 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. |
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