

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

AN ORDER OF THE BOARD

NO. A.I. 34(2025)

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

IN THE MATTER OF an application by Aviva Insurance Company of Canada for approval to implement rating program changes for its Commercial and Interurban Vehicles categories of automobile insurance.

WHEREAS on June 13, 2025 Aviva Insurance Company of Canada (Aviva) applied to the Board for approval of rating program changes under the Supplemental filing option for its Commercial and Interurban Vehicles categories of automobile insurance; and

WHEREAS Aviva proposed to update the vehicle rate group tables for its Commercial and Interurban Vehicles to the 2025 MSRP and Listed Price New tables; and

WHEREAS the overall rate level impact of the proposed changes is -0.34% and -1.13% for Commercial Vehicles and Interurban Vehicles respectively; and

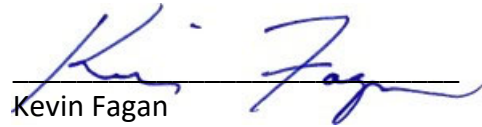
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

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

IT IS THEREFORE ORDERED THAT:

1. The proposal received June 13, 2025 from Aviva Insurance Company of Canada for its Commercial and Interurban Vehicles categories of automobile insurance is approved to be effective no sooner than February 1, 2026 for new business and March 1, 2026 for renewals.

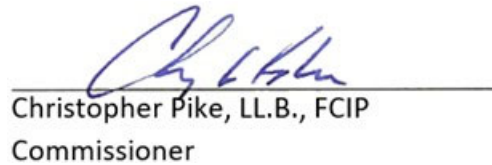
DATED at St. John's, Newfoundland and Labrador, this 4th day of August, 2025.



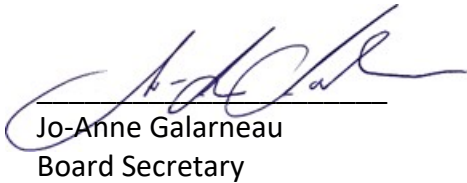
Kevin Fagan
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary