Newfoundland and Labrador Board of Commissioners of Public Utilities
Automobile Insurance Rate Filing Summary
Mandatory Simplified Filing

Filing Information	
Name of Insurer	Aviva Insurance Company of Canada
Type of Business	Motorhomes
New Business Effective Date	May 15, 2027
Renewal Business Effective Date	May 15, 2027
Board Order #	A.I. 43(2026)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	n/a	-0.65%
Property Damage - Tort	n/a	1.80%
DCPD	n/a	4.05%
Uninsured Auto	n/a	-3.52%
Underinsured Motorist	n/a	-1.63%
Accident Benefits	n/a	3.93%
Collision	n/a	4.01%
Comprehensive	n/a	4.02%
Specified Perils	n/a	3.45%
All Perils	n/a	n/a
Total Overall	n/a	2.89%

Current Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	*219*	*5*	*67*	*4*	*10*	*31*	*330*	*330*	*n/a*	*n/a*
005	*234*	*6*	*74*	*4*	*10*	*32*	*400*	*400*	*n/a*	*n/a*
006	*227*	*5*	*90*	*4*	*11*	*34*	*400*	*400*	*n/a*	*n/a*
007	*230*	*5*	*73*	*4*	*10*	*33*	*362*	*359*	*35*	*n/a*

Proposed Average Written Premium ($)

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Compre-hensive	Specified Perils	All Perils
004	*218*	*5*	*71*	*4*	*10*	*33*	*344*	*344*	*n/a*	*n/a*
005	*231*	*6*	*78*	*4*	*10*	*33*	*412*	*412*	*n/a*	*n/a*
006	*221*	*5*	*89*	*4*	*10*	*33*	*411*	*412*	*n/a*	*n/a*
007	*228*	*5*	*73*	*4*	*10*	*33*	*377*	*374*	*36*	*n/a*

Rate Capping Provisions	
Proposed Rate Cap	n/a
Length of Cap	n/a

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.)

The Overall rate increase is 2.89%. The purpose of this rate change is to support organization's business and system transformation. We propose the following changes: S&Y and Aviva Group motorhome risks will transition to the Aviva Lifestyle rate structure; The premium for All Perils coverage will be calculated as the sum of the Collision and Comprehensive premiums; Replacement Cost coverage will use the NADA list price for rating, while Actual Cash Value (ACV) coverage will reflect vehicle depreciation; Introduce new liability limit option of $200,000 / $300,000 / $500,000; The multi-line discount will be aligned with the harmonized Lifestyle Bundle discount, with no change to the discount factor; The Aviva Group Tier Discount will be replaced with a flat 10% Group discount; Remove KOA membership discount; Emergency Roadside Assistance Endorsement would be rated maximum once per policy, and the endorsement premium is reduced from $85 to $65. We do not proposed any capping in this rate change.