

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

AN ORDER OF THE BOARD

NO. A.I. 21(2026)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
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6 **IN THE MATTER OF** an application by
7 Aviva Insurance Company of Canada for
8 approval to implement rating program
9 changes for its Commercial and
10 Interurban Vehicles categories of
11 automobile insurance.
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14 **WHEREAS** on March 18, 2026 Aviva Insurance Company of Canada (Aviva) applied to the Board
15 for approval of rating program changes under the Supplemental filing option for its Commercial
16 and Interurban Vehicles categories of automobile insurance; and
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18 **WHEREAS** Aviva proposed to update the vehicle rate group tables for its Commercial and
19 Interurban Vehicles to the 2026 MSRP and Listed Price New tables; and
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21 **WHEREAS** the overall rate level impact of the proposed changes is -0.26% and -0.97% for
22 Commercial Vehicles and Interurban Vehicles respectively; and
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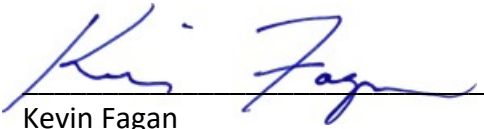
24 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and
25

26 **WHEREAS** the Board is satisfied that the proposed changes are just and reasonable in the
27 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
28 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
29 **Insurance Companies Act** or the respective regulations thereunder.
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32 **IT IS THEREFORE ORDERED THAT:**
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34 1. The proposal received March 18, 2026 from Aviva Insurance Company of Canada for its
35 Commercial and Interurban Vehicles categories of automobile insurance is approved to be
36 effective no sooner than July 1, 2026 for new business and renewals.

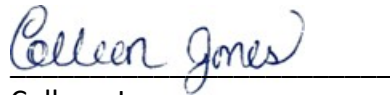
DATED at St. John's, Newfoundland and Labrador, this 20th day of May, 2026.



Kevin Fagan
Chair and Chief Executive Officer



Jo-Anne Galarneau, CMA, LL.B, ICD.D
Commissioner



Colleen Jones
Assistant Board Secretary