NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES

AN ORDER OF THE BOARD

NO. A.I. 43(2026)

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 a revised rating program for its Motorhomes category of automobile insurance.

WHEREAS on June 15, 2026 Aviva Insurance Company of Canada ("Aviva") applied to the Board for approval of a revised rating program under the Mandatory Simplified filing option for its Motorhomes category of automobile insurance; and

WHEREAS Aviva states that they are currently undergoing a business and system transformation designed to streamline their legal entity structure; and

WHEREAS Aviva proposed an overall rate level change of +2.89% and the following rating program changes:

- Liability limit changes;
- Rating rule changes;
- Rating algorithm update;
- Underwriting rule changes;
- Deductible changes;
- Discounts and surcharges changes; and
- Endorsement changes; and

WHEREAS Aviva did not perform an actuarial analysis in support of its proposal due to its limited exposure count and lack of credible data; and

WHEREAS Aviva compared its average written premium against that of industry and deemed its proposed rates to be reasonable on that basis; and

WHEREAS the revised rating program is filed in accordance with the Mandatory Simplified Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed rates 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.

<u>IT IS THEREFORE ORDERED THAT:</u>

1. The revised rating program received June 15, 2026 from Aviva Insurance Company of Canada for its Motorhomes category of automobile insurance is approved to be effective no sooner than May 15, 2027 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 10th day of September, 2026.

Kevin Fagan
Chair and Chief Executive Officer

Christopher Pike, LL.B., FCIP
Commissioner

Mike McNiven
Board Secretary