

**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, 2025
Renewal Business Effective Date	March 1, 2025
Board Order #	A.I. 27(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-0.65%	-0.65%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-0.38%	-0.38%
Comprehensive	-0.39%	-0.39%
Specified Perils	-1.04%	-1.04%
All Perils	-1.18%	-1.18%
Total Overall	-0.28%	-0.28%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	534	61	118			63	341	205	101	450
005	333	37	69			47	319	212	93	342
006	410	48	92			49	320	219	0	469
007	366	41	79			47	341	201	107	419

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	534	61	117			63	339	204	100	444
005	333	37	69			47	318	212	93	333
006	410	48	92			49	319	218	0	467
007	366	41	79			47	340	200	106	413

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 2024 MSRP and Listed Price New (L.P.N) tables.
Accident benefits premium contains Uninsured Auto premiums.

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, 2025
Renewal Business Effective Date	March 1, 2025
Board Order #	A.I. 27(2024)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0.00%	0.00%
Property Damage - Tort	0.00%	0.00%
DCPD	-1.78%	-1.78%
Uninsured Auto		
Underinsured Motorist		
Accident Benefits	0.00%	0.00%
Collision	-1.93%	-1.93%
Comprehensive	-1.36%	-1.36%
Specified Perils		
All Perils	-1.84%	-1.84%
Total Overall	-1.07%	-1.07%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1024	127	306			54	1261	443		560
005	902	113	229			56	0	0		347
006	0	0	0			0	0	0		0
007	785	98	197			55	1397	485		0

Proposed Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	1024	1024	1024			54	1219	427		560
005	902	902	902			56	0	0		330
006	0	0	0			0	0	0		0
007	785	785	785			55	1376	481		0

Rate Capping Provisions	
Proposed Rate Cap	
Length of Cap	

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