

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

Filing Information	
Name of Insurer	Aviva General Insurance Company
Type of Business	Private Passenger Vehicle
New Business Effective Date	June 1, 2025
Renewal Business Effective Date	June 1, 2025
Board Order #	A.I. 8(2025)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	15.3%	8.0%
Property Damage - Tort	32.7%	20.0%
DCPD	32.7%	20.0%
Uninsured Auto	135.4%	44.0%
Underinsured Motorist	-77.1%	0.0%
Accident Benefits	56.4%	44.0%
Collision	-10.0%	0.0%
Comprehensive	30.0%	24.0%
Specified Perils		
All Perils		
Total Overall	18.6%	13.0%

Current Average Written Premium (\$)										
Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	849	31	296	25	22	158	389	164	48	
005	393	19	177	14	23	85	362	198	0	
006	311	19	174	11	23	69	399	134	0	
007	340	20	185	9	23	57	440	153	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	914	37	354	36	22	226	391	204	60	
005	421	23	209	20	23	122	371	244	0	
006	342	23	212	16	23	101	394	166	0	
007	375	25	226	14	23	84	436	190	0	

Rate Capping Provisions	
Proposed Rate Cap	50% (upperbound) None (lowerbound)
Length of Cap	capping varies; rate capping unwinds over time

Summary of Changes/Additional Information
Updated base rates
Update vehicle rate groups to 2024 CLEAR
Updated discount and surcharge
Updated endorsement
Updating Cappings for all renewal risks
Other underwriting changes

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.