

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

**AN ORDER OF THE BOARD**

**NO. A.I. 26(2025)**

1 **IN THE MATTER OF** the **Automobile**  
2 **Insurance Act**, RSNL 1990, c. A-22,  
3 as amended and regulations  
4 thereunder; and  
5

6 **IN THE MATTER OF** an application by  
7 Aviva General Insurance Company for  
8 approval to implement rating program  
9 changes for its Private Passenger  
10 Automobiles category of automobile  
11 insurance.  
12  
13

14 **WHEREAS** on May 6, 2025 Aviva General Insurance Company (“Aviva”) applied to the Board  
15 under the Supplemental filing option for approval of rating program changes applicable to its  
16 Private Passenger Automobiles category of automobile insurance; and  
17

18 **WHEREAS** Aviva proposed surcharge and endorsement changes; and  
19

20 **WHEREAS** the overall rate level impact associated with this filing is +0.0%; and  
21

22 **WHEREAS** the proposal is filed in accordance with the Supplemental Filing Guidelines; and  
23

24 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the  
25 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the  
26 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the  
27 **Insurance Companies Act** or the respective regulations thereunder.  
28  
29

30 **IT IS THEREFORE ORDERED THAT:**  
31

- 32 1. The proposal received May 6, 2025 from Aviva General Insurance Company for its Private  
33 Passenger Automobiles category of automobile insurance is approved to be effective no  
34 sooner than February 1, 2026 for new business and renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 6<sup>th</sup> day of June, 2025.



Kevin Fagan  
Chair and Chief Executive Officer



John O'Brien, FCPA, FCA, CISA  
Commissioner



Christopher Pike, LL.B., FCIP  
Commissioner



Jo-Anne Galarneau  
Board Secretary