

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

AN ORDER OF THE BOARD

NO. A.I. 36(2025)

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 rating program changes for its Commercial Vehicles category of automobile insurance.

WHEREAS on August 5, 2025 Aviva Insurance Company of Canada (“Aviva”) applied to the Board under the Supplemental filing option for approval of rating program changes applicable to its Commercial Vehicles category of automobile insurance; and

WHEREAS Aviva proposed endorsement changes; and

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

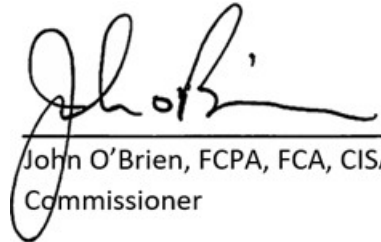
WHEREAS the proposal is filed in accordance with the Supplemental Filing Guidelines; and

WHEREAS the Board is satisfied that the proposed changes 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.


IT IS THEREFORE ORDERED THAT:

1. The proposal received August 5, 2025 from Aviva Insurance Company of Canada for its Commercial Vehicles category of automobile insurance is approved to be effective no sooner than October 1, 2025 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 11th day of September, 2025.



John O'Brien, FCPA, FCA, CISA
Commissioner



Christopher Pike, LL.B., FCIP
Commissioner



Jo-Anne Galarneau
Board Secretary