

**Colleen Jones**

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**From:** Robert Byrne  
**Sent:** April-04-14 4:28 PM  
**To:** NL Public Utilities Board  
**Subject:** TRIM: FW: Rate Page Correction  
**Attachments:** Proposed Taxi-Rate Pages v03.pdf

HP TRIM Record Number: 256/2014A

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**From:** Yang, Liqing [<mailto:LYang@facilityassociation.com>]  
**Sent:** Monday, March 24, 2014 4:21 PM  
**To:** Elliott, Paula; Robert Byrne  
**Cc:** Hepburn, Jill; Doherty, Shawn; Simpson, David  
**Subject:** RE: Rate Page Correction

Hi Paula and Byrne,

Attached please find the revised proposed rate page for NL Taxi. The error was caused by link to current base rate instead of proposed base rates, sorry about it. If you need updated filing package please let us know and we will send to you as soon as possible.

Thanks,  
 Liqing

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**From:** Elliott, Paula [<mailto:paula.elliott@oliverwyman.com>]  
**Sent:** March-24-14 2:23 PM  
**To:** Yang, Liqing; Robert Byrne  
**Subject:** Rate Page Correction

Hi Liqing,

You could confirm if the proposed rate page shown in the "FA NL Taxi Filing- Non Actuarial" file (page 43 of 49 with the pdf counter) is correct.

It appears that it might be the current rates, not the proposed rates.

If this was an oversight, could you please forward the correct page that presents the proposed rates for this rate application.

Thanks,  
 Paula

**FACILITY ASSOCIATION**

BASE PREMIUMS, CONSTANTS, DIFFERENTIALS &amp; FACTORS

**TAXIS****1. BASE PREMIUMS & PHYSICAL DAMAGE MULTIPLIERS**

Territory	Base Premiums					Physical Damage Multipliers		
	Road Hazard	Passenger Hazard		Accident Benefits	Uninsured Auto	to be applied to Private Passenger Class 07, Driving Record 0, 1, 2 or 3		
		Bodily Injury	Property Damage			Collision	Comp.	S. P.
ALL	3103.50	1524.00	93.00	315.44	94.45	2.25	2.25	2.25

**2. THIRD PARTY LIABILITY FACTORS**

DRIVING RECORD FACTORS			
DR 3	DR2	DR1	DR0
0.60	0.75	0.85	1.00

LIMIT FACTORS			
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**Road Hazard**

Limit up to \$1,000,000					Limit over \$1,000,000			
					apply to \$1,000,000 premium.			
Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		1.000	1.042	1.110	1.220	1.136	1.245	1.396

**Passenger Bodily Injury**

Coverage	Limit:	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Factor		0.750	0.795	0.875	1.000	1.218	1.400	1.686

**Passenger Property Damage**

Coverage	Limit:	5,000	10,000	25,000	50,000
Factor		0.500	0.625	0.875	1.00

**4. OUTSIDE ATLANTIC EXPOSURE - Applicable to all Taxis with any Outside Atlantic operation.**

Liability and Accident Benefits = .010 for each percentage point of Outside Atlantic exposure.

Physical Damage = .005 for each percentage point of Outside Atlantic exposure.

Effective 100 days post approval

ANNUAL PREMIUMS - All Territories

**TAXIS Class 77**

		Liability (limit in 000's)							
		Road Hazard per vehicle			Passenger Hazard per vehicle				
					END 6c			Bodily Injury	
Territory	DR	200	500	1000	200	500	1000	5	50
ALL	3	1862	2067	2272	686	800	914	28	56
	2	2328	2584	2840	857	1000	1143	35	70
	1	2638	2928	3218	971	1133	1295	40	79
	0	3104	3445	3787	1143	1334	1524	47	93

<b>Accident Benefits</b>	315
7 seats or less	
<b>Uninsured Automobile</b>	94

Collision	225% of Class 07 premium (Driving Record 0, 1, 2 or 3)
Comprehensive	225% of Private Passenger premium
Specified Perils	

**Over 7 Seats:** For each seat over seven, charge applicable Public Bus Seat Rate for Passenger Hazard BI, PD, Accident Benefits and UA. Contact your Servicing Carrier for applicable rate.

Effective 100 days post approval