

A.I. 14 (2002-2003)

IN THE MATTER OF THE AUTOMOBILE
INSURANCE ACT, CHAPTER A - 22, R.S.N. 1990

AND

IN THE MATTER OF AN APPLICATION BY
The Dominion of Canada General Insurance Company
(the Applicant)
FOR APPROVAL OF A REVISED RATING PROGRAM
FOR ITS PRIVATE PASSENGER CLASS OF BUSINESS

WHEREAS, by application received April 11, 2002, The Dominion of Canada General Insurance Company applied to the Board for approval to implement a revised rating program for its Private Passenger class of business, and

WHEREAS the Board, after due examination and analysis of the proposed rating program finds that it conforms with the Benchmarks and should be approved as filed.

IT IS THEREFORE ORDERED THAT:

1. Board Order No. A.I. 1 (2001-2002) be and it is hereby rescinded.

2. Approval be and it is hereby granted The Dominion of Canada General Insurance Company for the implementation of a revised rating program for its Private Passenger class of business with base rates as follows:

	Territory	1	2	3
Third Party		\$ 869.86	\$ 416.45	\$ 298.49
Collision		211.15	233.21	236.52
Comprehensive		104.34	100.48	123.75
Specified Perils		41.03	24.35	23.44
Accident Benefits		74.77	65.84	65.84
Uninsured Motorist		24.23	15.14	12.11
All Perils		296.71	315.60	337.99

and differentials as submitted with this filing.

3. The following discounts are approved for use subject to the eligibility criteria set out in the company's underwriting manual:

- | | | |
|------|---|-----|
| i. | multi vehicle | 10% |
| ii. | dual policy | 5% |
| iii. | university student living away from home, returning on seasonal breaks only | 50% |
| iv. | university student living away from home, returning on weekends and seasonal breaks | 25% |

4. These rates shall be effective July 15, 2002 for new business and August 15, 2002 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 12th day of June, 2002.

Robert Noseworthy
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

G. Cheryl Blundon,
Board Secretary