

A.I. 17 (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
Ing Insurance Company of Canada
TO IMPLEMENT REVISED RATES FOR ITS
PRIVATE PASSENGER CLASS OF BUSINESS.

WHEREAS by application, received April 10, 2002, Ing Insurance
Company of Canada 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 the filing conforms with the Benchmarks and should be
approved as filed.

IT IS THEREFORE ORDERED THAT:

1. Order No. A.I. 7 (2001-2002) be and it is hereby rescinded.

2. Approval be and it is hereby granted Ing Insurance Company of Canada 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 Liability	\$ 847.00	\$ 449.00	\$ 332.00
Collision	212.00	255.00	259.00
Comprehensive	119.00	96.00	115.00
Specified Perils	44.00	25.00	21.00
Accident Benefits	90.00	70.00	70.00
Uninsured Motorist	19.00	19.00	19.00
All Perils	305.00	321.00	337.00

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	12%	Third Party Liability, Collision, Accident Benefits, and Collision portion of All Perils - Classes 01, 02, 03, 07, 08, 09, 13, 18 & 19
ii.	farmers	40%	Third Party Liability, Collision, Comprehensive, Specified Perils, and All Perils - Classes 03, 08, 09, 18 & 19
iii.	electronic-data interchange	5%	Third Party Liability, Collision, Comprehensive, Specified Perils, and Accident Benefits - Classes 01, 02, 03 & 07
iv.	account	5%	Third Party Liability, Collision, Comprehensive, Specified Perils, Uninsured Motorist, and Accident Benefits
v.	short commute	5%	Third Party Liability, Collision, and Accident Benefits
vi.	special age	5% - 15%	Third Party Liability, Accident Benefits, Collision, All Perils, Comprehensive and Specified Perils - Classes 01, 02, 03 & 07

4. These rates shall be effective July 1, 2002 for new business and August 1, 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