

A.I. 19 (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  
Co-operators General Insurance Company  
TO IMPLEMENT REVISED RATES FOR ITS  
PRIVATE PASSENGER, COMMERCIAL AND  
MISCELLANEOUS CLASSES OF BUSINESS.

WHEREAS, by application received May 27, 2002, Co-operators General  
Insurance Company applied to the Board for approval to implement revised rating  
programs for its Private Passenger, Commercial and Miscellaneous classes of business,  
and

WHEREAS the Board, after due examination and analysis of the proposed  
rating programs, finds that they conform with the Benchmarks and should be approved as  
filed.

IT IS THEREFORE ORDERED THAT:

1. Orders No. A.I. 69 (2001-2002) and A.I. 6 (2001-2002) be and they are hereby rescinded.
  
2. Approval be and it is hereby granted Co-operators General Insurance Company for the implementation of a revised rating program for its Private Passenger and Commercial classes of business with base rates as follows:

<b>Territory</b>	<b>Private Passenger</b>			<b>Commercial</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>All</b>
Third Party	\$ 1253.94	\$ 611.03	\$ 488.94	\$ 628.00
Collision	307.07	325.29	365.57	202.00
Comprehensive	135.34	116.77	128.89	117.00
Specified Perils	32.95	20.32	17.61	69.00
Accident Benefits	134.00	94.00	74.00	32.00
Uninsured Motorist	22.00	22.00	22.00	12.00
All Perils	420.76	423.38	473.84	284.00

and differentials as submitted with this filing.

3. The following discounts are approved for use with the private passenger rating program, subject to the eligibility criteria set out in the company's underwriting manual:

i. multi vehicle	10%	Third party liability & collision
ii. mature driver	10%	Third party liability & collision
iii. multi product	20%	All coverages
iv. renewal, claims free	5%	All Section C coverages
v. Driver Record 7	10%	Third party liability & collision

4. The following surcharge is approved for use subject to the criteria set out in the company's underwriting manual:

accident surcharge	30%	Third party liability, collision
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5. The following discounts are approved for use with the commercial rating program, subject to the eligibility criteria set out in the company's underwriting manual:

i. extra vehicle	10%	Third party liability & collision
ii. renewal, claims free	5%	All Section C coverages

6. Approval be and it is hereby given Co-operators General Insurance Company for the implementation of a revised Miscellaneous classes rating program as submitted with this filing.

7. These rates shall be effective August 6, 2002 for new business and September 12, 2002 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 9th day of July, 2002.

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Darlene Whalen, P.Eng.  
Vice-Chairperson

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G. Fred Saunders,  
Commissioner

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G. Cheryl Blundon,  
Board Secretary