

A.I. 2 (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  
Metro General Insurance Corporation  
TO IMPLEMENT REVISED RATES FOR ITS  
PRIVATE PASSENGER CLASS OF BUSINESS.

WHEREAS, by application received April 29, 2002, Metro General  
Insurance Corporation 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 Order No. A.I. 75 (2001-2002) be and it is hereby rescinded.
  
2. Approval be and it is hereby granted Metro General Insurance Corporation 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		\$ 882.00	\$ 487.00	\$ 357.00
Collision		220.00	243.00	275.00
Comprehensive		114.00	91.00	109.00
Specified Perils		32.00	19.00	16.00
Accident Benefits		75.00	54.00	54.00
Uninsured Motorist		25.00	10.00	8.00

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	10%	third party liability, collision, & accident benefits
ii.	age	5%	third party liability, collision, comprehensive, specified perils, uninsured motorists, & accident benefits
iii.	more vehicles than operators	50%	third party liability, collision, accident benefits, & uninsured motorists
iv.	select class	10%	third party liability, collision, comprehensive, & accident benefits
v.	renewal	5%	third party liability, & collision
vi.	student, away-from-home	50%	lowest of class 05 or 06 premiums only

4. The rates established by way of this Order are to be implemented June 1, 2002 for new business and renewals.

Dated at St. John's, Newfoundland and Labrador, this 2nd day of May, 2002.

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Robert Noseworthy  
Chairperson & Chief Executive Officer

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Darlene Whalen, P.Eng.  
Vice-Chairperson

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Barbara Thistle  
Assistant Board Secretary