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

AND

IN THE MATTER OF AN APPLICATION BY Axa Canada on behalf of Axa Pacific Insurance Company TO IMPLEMENT REVISED RATES FOR ITS COMMERCIAL CLASS OF BUSINESS.

WHEREAS by application received August 21, 2002, Axa Canada on behalf of Axa Pacific Insurance Company applied to the Board for approval to implement a revised rating program for its Commercial class of business, and

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

IT IS THEREFORE ORDERED THAT:

- 1. Board Order A.I. 28 (2000-2001) be and it is hereby rescinded.
- 2. Approval be and it is hereby granted Axa Pacific Insurance Company for the implementation of a revised rating program for its Commercial class of business with base rates as follows:

All	All Territories	
Third Party Liability	\$649.00	
Collision	219.00	
Comprehensive	141.00	
Specified Perils	70.00	
Accident Benefits	36.00	
Uninsured Motorist	13.00	
and differentials as submitted with this filin	ng.	

- 3. The rates approved herein may not be altered or varied by the application of any surcharge or discount which has not been filed with and approved by the Board.
- 4. These rates shall be effective not later than October 31, 2002 for new business and from November 1, 2002 for renewals.

Dated at St. John's, Newfound	land and Labrador, this	2nd of October, 2002.
	Pohor	t Nagawarthy
	Chairp	t Noseworthy person & Chief Executive Office
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		ne Whalen, P. Eng.
	Vice-C	Chairperson

Cheryl Blundon Board Secretary