

A.I. 3 (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  
L'Union Canadienne Compagnie D'Assurances  
on behalf of  
Colonial Fire & General Insurance Company Limited  
TO IMPLEMENT REVISED RATES FOR ITS  
PRIVATE PASSENGER CLASS OF BUSINESS.

WHEREAS, by application received February 6, 2002, L'Union  
Canadienne Compagnie D'Assurances on behalf of Colonial Fire & General Insurance  
Company Limited applied to the Board for approval to implement a revised rating  
program for its Private Passenger class of business, and

WHEREAS upon preliminary review, it was determined that a number of  
the proposed or adjusted proposed base rates did not conform with the 2001 benchmark  
rate ranges of acceptable rates, and

WHEREAS the applicant has submitted actuarial analysis in support of the establishment of rates which do not conform with the benchmark rate ranges of acceptable rates, 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. Order No. A.I. 19 (2001-2002) be and it is hereby rescinded.
  
- 2. The following base rates are hereby approved for use by the company:

<b>Territory</b>	<b>1</b>	<b>2</b>	<b>3</b>
Third Party	\$ 780	\$ 413	\$ 322
Collision	223	256	269
Comprehensive	101	81	104
All Perils	302	320	351
Specified Perils	41	23	21
Accident Benefits	94	75	75
Uninsured Motorist	25	15	11

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
ii.	mature driver		
	34-44	5%	third party liability, collision
	45-54	10%	third party liability, collision
	55-64	15%	third party liability, collision
	65+	5%	third party liability, collision
iii	female driver	5%	third party liability, collision,
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ii.	student away from home	50%	third party liability, collision - class 05 and 06 only

4. These rates established by way of this Order are to be implemented on June 15, 2002 for new business and September 1, 2002 for 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