

A.I. 5 (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  
Royal & SunAlliance Insurance Company of Canada  
TO IMPLEMENT REVISED RATES FOR ITS  
COMMERCIAL AND MISCELLANEOUS COMMERCIAL VEHICLE  
CLASS OF BUSINESS

WHEREAS by application received April 1, 2002, Royal & SunAlliance Insurance Company of Canada applied to the Board for approval to implement a revised rating program for its Commercial class and Miscellaneous Commercial Vehicle class of business, and

WHEREAS, the Board, after due examination and analysis of the proposed rating program, finds that it conforms with the 2001 Benchmarks and should be approved as filed, and

IT IS THEREFORE ORDERED THAT:

1. Order No. A.I. 24 (2001-2002) be and it is hereby rescinded.
  
2. Approval be and it is hereby granted Royal & SunAlliance Insurance Company of Canada for the implementation of a revised rating program for its Commercial class of business with base rates as follows:

| Territory          | 1         | 2 and 3   |
|--------------------|-----------|-----------|
| Third Party        | \$ 640.65 | \$ 640.41 |
| Collision          | 211.69    | 212.23    |
| Comprehensive      | 131.58    | 129.34    |
| Specified Perils   | 68.15     | 68.12     |
| Accident Benefits  | 35.85     | 35.85     |
| Uninsured Motorist | 12.70     | 12.70     |
| All Perils         | 314.19    | 312.99    |

and differentials as submitted with this filing.

3. Approval be and it is hereby granted Royal & SunAlliance Insurance Company of Canada for the implementation of revisions to its Miscellaneous Vehicles' rating program as contained in this filing.
  
4. 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.

5. These rates shall be effective from June 1, 2002 for new business and July 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