

**Province of Newfoundland and Labrador
Board of Commissioners of Public Utilities
2007 Private Passenger Base Rate Summary**

	Territory 1	Territory 2	Territory 3
<u>Private Passenger</u>¹			
Third Party Liability	1868.74	831.27	651.62
Accident Benefits	115.00	115.00	115.00
Uninsured Motorist	33.00	33.00	33.00
Collision (MSRP)	N/A	N/A	N/A
Comprehensive (MSRP)	N/A	N/A	N/A
Specified Perils (MSRP)	N/A	N/A	N/A
All Perils (MSRP)	N/A	N/A	N/A
Collision (CLEAR)	206.10	172.75	239.76
Comprehensive (CLEAR)	71.34	54.93	62.17
Specified Perils (CLEAR)	29.15	20.88	24.91
All Perils (CLEAR)	314.29	258.14	343.00

Territorial Definitions

Territory 1 - Avalon District, Statistical Plan Code 004

Consisting of the City of St. John's, including that part of the Island east of Highway 202, being a line between the communities of Old Shop and Chapel Arm in Trinity Bay to the North and between Long Harbour and Ship Harbour in Placentia Bay in the South.

Territory 2 - Bonavista and Burin District, Statistical Plan Code 005

Consisting of that Territory east of a line drawn from Port Blandford in Bonavista Bay to English Harbour East in Fortune Bay, excluding the Avalon District.

Territory 2 - Remainder of the Province, Statistical Plan Code 007

Consisting of those parts of the Province of Newfoundland and Labrador, excluding the Avalon, Labrador and Burin and Bonavista Districts.

Territory 3 - Labrador District, Statistical Plan Code 006

The entire area of Labrador

1. **Third Party Liability** rates are based upon: Class 02, Driving Record 3, \$200,000 Limit. **Collision** rates are based upon: Class 02, Driving Record 3, Rate Group N/A, \$500 Deductible. **Comprehensive** and **Specified Perils** rates are based upon: Rate Group N/A, \$500 Deductible. **All Perils** rates are based on the sum of the Collision and Comprehensive rates for the same rate group, adjusted to the \$250 Deductible level.

Province of Newfoundland and Labrador
Board of Commissioners of Public Utilities
2006 Private Passenger Base Rate/Adjusted Base Rate Calculation Form
Section "C" Coverage based on M.S.R.P. Rate Groups

Coverage Territory	1	2	3
Territory	Proposed Base Rate	Differential Off Balance Factor	Discount Off Balance Factor
<u>Third Party Liability:</u>			
Territory 1	1868.74	1.000	1.0941
Territory 2	831.27	1.000	1.0941
Territory 3	651.62	1.000	1.0941
<u>Collision (MSRP)</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>Comprehensive (MSRP)</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>Specified Perils (MSRP)</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>All Perils (MSRP)*</u>			
Territory 1	N/A	N/A	N/A
Territory 2	N/A	N/A	N/A
Territory 3	N/A	N/A	N/A
<u>Accident Benefits:</u>			
Territory 1	115.00	1.000	1.0000
Territory 2	115.00	1.000	1.0000
Territory 3	115.00	1.000	1.0000
<u>Uninsured Motorist:</u>			
Territory 1	33.00	1.000	1.0000
Territory 2	33.00	1.000	1.0000
Territory 3	33.00	1.000	1.0000

*NOTE: All Perils is rated as the sum of the Collision and Comprehensive rates for the same rate group, adjusted to the \$250 Deductible level.
Revised September 01, 2006

Province of Newfoundland and Labrador
Board of Commissioners of Public Utilities
2006 Private Passenger Base Rate/Adjusted Base Rate Calculation Form
Section "C" Coverage based on C.L.E.A.R. Rate Groups

Coverage Territory	1 Proposed Base Rate	2 Differential Off Balance Factor	3 Discount Off Balance Factor
<u>Third Party Liability:</u>			
Territory 1	1868.74	1.000	1.0941
Territory 2	831.27	1.000	1.0941
Territory 3	651.62	1.000	1.0941
<u>Collision (CLEAR)</u>			
Territory 1	206.10	1.000	1.0814
Territory 2	172.75	1.000	1.0814
Territory 3	239.76	1.000	1.0814
<u>Comprehensive (CLEAR)</u>			
Territory 1	71.34	1.000	1.0000
Territory 2	54.93	1.000	1.0000
Territory 3	62.17	1.000	1.0000
<u>Specified Perils (CLEAR)</u>			
Territory 1	29.15	1.000	1.0000
Territory 2	20.88	1.000	1.0000
Territory 3	24.91	1.000	1.0000
<u>All Perils (CLEAR)*</u>			
Territory 1	314.29	1.000	N/A
Territory 2	258.14	1.000	N/A
Territory 3	343.00	1.000	N/A
<u>Accident Benefits:</u>			
Territory 1	115.00	1.000	1.0000
Territory 2	115.00	1.000	1.0000
Territory 3	115.00	1.000	1.0000
<u>Uninsured Motorist:</u>			
Territory 1	33.00	1.000	1.0000
Territory 2	33.00	1.000	1.0000
Territory 3	33.00	1.000	1.0000

*NOTE: All Perils is rated as the sum of the Collision and Comprehensive rates for the same rate group, adjusted to the \$250 Deductible level.
Revised September 01, 2006

A. Third Party Liability

Territory 1

Territories 2 and 3

Written Premium	Current Differential	New Class	Proposed Differential
1,245,608	0.884	01	0.884
1,186,130	1.000	02	1.000
167,420	1.020	03	1.020
119,386	0.431	05	0.431
130,445	1.025	07	1.025
375,363	2.636	10	2.636
364,824	1.634	11	1.634
316,796	1.551	12	1.551
319,879	1.287	13	1.287
-16,372	N/A	N/A	N/A

Written Premium	Current Differential	New Class	Proposed Differential
1,216,171	0.874	01	0.874
821,341	1.000	02	1.000
114,234	1.037	03	1.037
57,509	0.431	05	0.431
81,448	1.228	07	1.228
339,697	2.712	10	2.712
378,323	1.880	11	1.880
298,547	1.748	12	1.748
247,101	1.507	13	1.507
-10,730	N/A	N/A	N/A

Avg. Class Differential 1.061 1.061

Avg. Class Differential 1.116 1.116

Driving Record	Written Premium	Current Differential	Proposed Differential
5	291,321	0.806	0.806
4	1,490,942	0.870	0.870
3	920,519	1.000	1.000
2	501,084	1.030	1.030
1	534,600	1.128	1.128
0	472,099	1.375	1.375
N/A	-1,086	N/A	N/A

Driving Record	Written Premium	Current Differential	Proposed Differential
5	267,402	0.806	0.806
4	1,450,024	0.870	0.870
3	742,589	1.000	1.000
2	361,130	1.030	1.030
1	373,835	1.128	1.128
0	311,893	1.375	1.375
N/A	36,768	N/A	N/A

Avg. D.R. Differential 0.979 0.979

Avg. D.R. Differential 0.961 0.961

Inclusive Limit	Written Premium	Current Differential	Proposed Differential
\$200,000	3,519,513	1.000	1.000
300,000	67,594	1.042	1.042
500,000	2,303,550	1.110	1.110
1,000,000	1,849,444	1.220	1.220
2M-5M	13,019	N/A	N/A

Avg. Limit Differential 1.079 1.079

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

B. Collision

Territory 1

Written Premium	Current Differential	New Class	Proposed Differential
101,805	0.839	01	0.839
120,249	1.000	02	1.000
21,344	1.137	03	1.137
15,748	0.532	05	0.532
22,094	1.193	07	1.193
32,687	2.862	10	2.862
36,223	2.287	11	2.287
35,696	2.058	12	2.058
29,067	1.696	13	1.696
-991	N/A	N/A	N/A

Avg. Class Differential 1.121 1.121

Territories 2 and 3

Written Premium	Current Differential	New Class	Proposed Differential
204,568	0.849	01	0.849
167,391	1.000	02	1.000
28,919	1.139	03	1.139
13,887	0.511	05	0.511
15,977	1.186	07	1.186
53,027	3.080	10	3.080
75,556	2.354	11	2.354
57,645	2.056	12	2.056
45,737	2.051	13	2.051
-231	N/A	N/A	N/A

Avg. Class Differential 1.154 1.154

Driving Record	Written Premium	Current Differential	Proposed Differential
5	23,695	0.757	0.757
4	140,552	0.857	0.857
3	87,089	1.000	1.000
2	54,194	1.031	1.031
1	56,659	1.117	1.117
0	51,637	1.277	1.277
N/A	96	N/A	N/A

Avg. D.R. Differential 0.971 0.971

Driving Record	Written Premium	Current Differential	Proposed Differential
5	35,179	0.757	0.757
4	259,711	0.857	0.857
3	131,731	1.000	1.000
2	78,311	1.031	1.031
1	83,814	1.117	1.117
0	73,730	1.277	1.277
N/A	0	N/A	N/A

Avg. D.R. Differential 0.960 0.960

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

B. Collision (Continued)

Price-Based Rating Group	Written Premium	Proposed Differential	Current Differential
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	N/A	N/A	N/A
19	N/A	N/A	N/A
20	N/A	N/A	N/A
21	N/A	N/A	N/A
22	N/A	N/A	N/A
23	N/A	N/A	N/A
24	N/A	N/A	N/A
25	N/A	N/A	N/A
26	N/A	N/A	N/A
27	N/A	N/A	N/A
28	N/A	N/A	N/A
29	N/A	N/A	N/A

Avg. R.G. Differential

Deductible	Written Premium	Proposed Differential	Current Differential
250	116,431	1.149	1.149
500	754,364	1.000	1.000
750	0	0.897	0.897
1,000	108,845	0.828	0.828
1,250	0	0.782	0.782
1,500	0	0.747	0.747
1,750	0	0.724	0.724
2,000	0	0.701	0.701
2,250	0	0.695	0.695
2,500 or greater	0	0.690	0.690
>1000	94,813	N/A	N/A
Disap	1,945	N/A	N/A

Avg. Deductible Differential

0.992

0.992

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

B. Collision (Continued)

CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	
1	45	0.300	0.300	51	0	7.545	7.545	
2	0	0.395	0.395	52	0	7.745	7.745	
3	212	0.495	0.495	53	0	7.945	7.945	
4	496	0.595	0.595	54	0	8.145	8.145	
5	1,280	0.695	0.695	55	0	8.345	8.345	
6	-527	0.795	0.795	56	452	8.545	8.545	
7	1,779	0.895	0.895	57	0	8.745	8.745	
8	2,823	0.995	0.995	58	0	8.945	8.945	
9	2,076	1.095	1.095	59	0	9.145	9.145	
10	3,479	1.195	1.195	60	0	9.345	9.345	
11	6,467	1.295	1.295	61	0	9.545	9.545	
12	11,690	1.395	1.395	62	0	9.745	9.745	
13	13,653	1.495	1.495	63	0	9.945	9.945	
14	21,715	1.595	1.595	64	0	10.145	10.145	
15	28,853	1.695	1.695	65	0	10.345	10.345	
16	34,058	1.795	1.795	66	0	10.545	10.545	
17	31,900	1.895	1.895	67	0	10.745	10.745	
18	33,159	1.995	1.995	68	0	10.945	10.945	
19	36,081	2.095	2.095	69	0	11.145	11.145	
20	43,926	2.195	2.195	70	0	11.345	11.345	
21	57,355	2.295	2.295	71	0	11.545	11.545	
22	51,923	2.395	2.395	72	0	11.745	11.745	
23	40,658	2.495	2.495	73	0	11.945	11.945	
24	57,671	2.595	2.595	74	0	12.145	12.145	
25	53,496	2.695	2.695	75	0	12.345	12.345	
26	41,456	2.795	2.795	76	0	12.545	12.545	
27	31,972	2.895	2.895	77	0	12.745	12.745	
28	37,658	2.995	2.995	78	0	12.945	12.945	
29	25,461	3.145	3.145	79	0	13.145	13.145	
30	13,088	3.345	3.345	80	0	13.345	13.345	
31	12,131	3.545	3.545	81	0	13.545	13.545	
32	5,369	3.745	3.745	82	0	13.745	13.745	
33	866	3.945	3.945	83	0	13.945	13.945	
34	3,485	4.145	4.145	84	0	14.145	14.145	
35	1,912	4.345	4.345	85	0	14.345	14.345	
36	0	4.545	4.545	86	0	14.545	14.545	
37	1,912	4.745	4.745	87	0	14.745	14.745	
38	1,808	4.945	4.945	88	0	14.945	14.945	
39	833	5.145	5.145	89	0	15.145	15.145	
40	438	5.345	5.345	90	0	15.345	15.345	
41	0	5.545	5.545	91	0	15.545	15.545	
42	0	5.745	5.745	92	0	15.745	15.745	
43	0	5.945	5.945	93	0	15.945	15.945	
44	0	6.145	6.145	94	0	16.145	16.145	
45	0	6.345	6.345	95	0	16.345	16.345	
46	0	6.545	6.545	96	0	16.545	16.545	
47	0	6.745	6.745	97	0	16.745	16.745	
48	0	6.945	6.945	98	0	16.945	16.945	
49	0	7.145	7.145	99	0	17.145	17.145	
50	0	7.345	7.345					
				Avg. R.G. Differential			2.243	2.243

Note : Written Premium Data from Facility Association CUBE Data Portal as at 8 Sep 2006, 2006 YTD data.

C. Comprehensive

Price-Based Rating Group	Written Premium	Proposed Differential	Current Differential
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	N/A	N/A	N/A
19	N/A	N/A	N/A
20	N/A	N/A	N/A
21	N/A	N/A	N/A
22	N/A	N/A	N/A
23	N/A	N/A	N/A
24	N/A	N/A	N/A
25	N/A	N/A	N/A
26	N/A	N/A	N/A
27	N/A	N/A	N/A
28	N/A	N/A	N/A
29	N/A	N/A	N/A

Avg. R.G. Differential

Deductible	Written Premium	Proposed Differential	Current Differential
100	132,546	1.235	1.235
250	181,975	1.086	1.086
500	31,104	1.000	1.000
750	0	0.951	0.951
1,000	4,269	0.926	0.926
1,250	0	0.901	0.901
1,500	0	0.889	0.889
1,750	0	0.883	0.883
2,000	0	0.877	0.877
2,250	0	0.870	0.870
2,500 or greater	0	0.864	0.864
>1000	33,735	N/A	N/A
Disap	762	N/A	N/A

Avg. Deductible Differential

1.126

1.126

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

C. Comprehensive (Continued)

CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	
1	48	0.300	0.300	51	0	7.545	7.545	
2	41	0.395	0.395	52	0	7.745	7.745	
3	292	0.495	0.495	53	0	7.945	7.945	
4	235	0.595	0.595	54	0	8.145	8.145	
5	735	0.695	0.695	55	0	8.345	8.345	
6	632	0.795	0.795	56	95	8.545	8.545	
7	1,105	0.895	0.895	57	0	8.745	8.745	
8	1,595	0.995	0.995	58	0	8.945	8.945	
9	1,954	1.095	1.095	59	0	9.145	9.145	
10	2,352	1.195	1.195	60	0	9.345	9.345	
11	3,819	1.295	1.295	61	0	9.545	9.545	
12	4,842	1.395	1.395	62	0	9.745	9.745	
13	5,518	1.495	1.495	63	0	9.945	9.945	
14	8,427	1.595	1.595	64	0	10.145	10.145	
15	11,326	1.695	1.695	65	0	10.345	10.345	
16	13,719	1.795	1.795	66	0	10.545	10.545	
17	11,732	1.895	1.895	67	0	10.745	10.745	
18	12,434	1.995	1.995	68	0	10.945	10.945	
19	12,759	2.095	2.095	69	0	11.145	11.145	
20	15,003	2.195	2.195	70	0	11.345	11.345	
21	20,297	2.295	2.295	71	0	11.545	11.545	
22	17,380	2.395	2.395	72	0	11.745	11.745	
23	14,140	2.495	2.495	73	0	11.945	11.945	
24	21,020	2.595	2.595	74	0	12.145	12.145	
25	17,205	2.695	2.695	75	0	12.345	12.345	
26	14,242	2.795	2.795	76	0	12.545	12.545	
27	10,780	2.895	2.895	77	0	12.745	12.745	
28	12,374	2.995	2.995	78	0	12.945	12.945	
29	10,378	3.145	3.145	79	0	13.145	13.145	
30	3,912	3.345	3.345	80	0	13.345	13.345	
31	4,809	3.545	3.545	81	0	13.545	13.545	
32	2,136	3.745	3.745	82	0	13.745	13.745	
33	364	3.945	3.945	83	0	13.945	13.945	
34	685	4.145	4.145	84	0	14.145	14.145	
35	617	4.345	4.345	85	0	14.345	14.345	
36	0	4.545	4.545	86	0	14.545	14.545	
37	761	4.745	4.745	87	0	14.745	14.745	
38	0	4.945	4.945	88	0	14.945	14.945	
39	903	5.145	5.145	89	0	15.145	15.145	
40	653	5.345	5.345	90	0	15.345	15.345	
41	0	5.545	5.545	91	0	15.545	15.545	
42	0	5.745	5.745	92	0	15.745	15.745	
43	0	5.945	5.945	93	0	15.945	15.945	
44	0	6.145	6.145	94	0	16.145	16.145	
45	0	6.345	6.345	95	0	16.345	16.345	
46	0	6.545	6.545	96	0	16.545	16.545	
47	0	6.745	6.745	97	0	16.745	16.745	
48	0	6.945	6.945	98	0	16.945	16.945	
49	0	7.145	7.145	99	0	17.145	17.145	
50	0	7.345	7.345					
				Avg. R.G. Differential			2.156	2.156

Note : Written Premium Data from Facility Association CUBE Data Portal as at 8 Sep 2006, 2006 YTD data.

D. Specified Perils

Price-Based Rating Group	Written Premium	Proposed Differential	Current Differential
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	N/A	N/A	N/A
19	N/A	N/A	N/A
20	N/A	N/A	N/A
21	N/A	N/A	N/A
22	N/A	N/A	N/A
23	N/A	N/A	N/A
24	N/A	N/A	N/A
25	N/A	N/A	N/A
26	N/A	N/A	N/A
27	N/A	N/A	N/A
28	N/A	N/A	N/A
29	N/A	N/A	N/A

Avg. R.G. Differential

Deductible	Written Premium	Proposed Differential	Current Differential
100	2,664	1.235	1.235
250	4,371	1.086	1.086
500	343	1.000	1.000
750	0	0.951	0.951
1,000	175	0.926	0.926
1,250	0	0.901	0.901
1,500	0	0.889	0.889
1,750	0	0.883	0.883
2,000	0	0.877	0.877
2,250	0	0.870	0.870
2,500 or greater	0	0.864	0.864
>1000	1,538	N/A	N/A
Disap	(50)	N/A	N/A

Avg. Deductible Differential

1.125

1.125

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.

D. Specified Perils (Continued)

CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	CLEAR Rating Group	Written Premium	Proposed Differential	Current Differential	
1	3	0.300	0.300	51	0	7.545	7.545	
2	55	0.395	0.395	52	0	7.745	7.745	
3	111	0.495	0.495	53	0	7.945	7.945	
4	324	0.595	0.595	54	0	8.145	8.145	
5	220	0.695	0.695	55	0	8.345	8.345	
6	480	0.795	0.795	56	0	8.545	8.545	
7	580	0.895	0.895	57	0	8.745	8.745	
8	435	0.995	0.995	58	0	8.945	8.945	
9	640	1.095	1.095	59	0	9.145	9.145	
10	413	1.195	1.195	60	0	9.345	9.345	
11	367	1.295	1.295	61	0	9.545	9.545	
12	173	1.395	1.395	62	0	9.745	9.745	
13	482	1.495	1.495	63	0	9.945	9.945	
14	621	1.595	1.595	64	0	10.145	10.145	
15	696	1.695	1.695	65	0	10.345	10.345	
16	620	1.795	1.795	66	0	10.545	10.545	
17	471	1.895	1.895	67	0	10.745	10.745	
18	616	1.995	1.995	68	0	10.945	10.945	
19	-74	2.095	2.095	69	0	11.145	11.145	
20	429	2.195	2.195	70	0	11.345	11.345	
21	294	2.295	2.295	71	0	11.545	11.545	
22	814	2.395	2.395	72	0	11.745	11.745	
23	46	2.495	2.495	73	0	11.945	11.945	
24	308	2.595	2.595	74	0	12.145	12.145	
25	383	2.695	2.695	75	0	12.345	12.345	
26	266	2.795	2.795	76	0	12.545	12.545	
27	707	2.895	2.895	77	0	12.745	12.745	
28	293	2.995	2.995	78	0	12.945	12.945	
29	347	3.145	3.145	79	0	13.145	13.145	
30	-67	3.345	3.345	80	0	13.345	13.345	
31	105	3.545	3.545	81	0	13.545	13.545	
32	176	3.745	3.745	82	0	13.745	13.745	
33	0	3.945	3.945	83	0	13.945	13.945	
34	0	4.145	4.145	84	0	14.145	14.145	
35	205	4.345	4.345	85	0	14.345	14.345	
36	0	4.545	4.545	86	0	14.545	14.545	
37	-50	4.745	4.745	87	0	14.745	14.745	
38	107	4.945	4.945	88	0	14.945	14.945	
39	0	5.145	5.145	89	0	15.145	15.145	
40	0	5.345	5.345	90	0	15.345	15.345	
41	-50	5.545	5.545	91	0	15.545	15.545	
42	0	5.745	5.745	92	0	15.745	15.745	
43	0	5.945	5.945	93	0	15.945	15.945	
44	0	6.145	6.145	94	0	16.145	16.145	
45	0	6.345	6.345	95	0	16.345	16.345	
46	0	6.545	6.545	96	0	16.545	16.545	
47	0	6.745	6.745	97	0	16.745	16.745	
48	0	6.945	6.945	98	0	16.945	16.945	
49	0	7.145	7.145	99	0	17.145	17.145	
50	0	7.345	7.345					
				Avg. R.G. Differential			1.471	1.471

Note : Written Premium Data from Facility Association CUBE Data Portal as at 8 Sep 2006, 2006 YTD data.

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 01

Page 1 of 1

Rating Profile 01 A - Private Passenger Principal Operator

Retired, Age 60

New Business

No accidents or convictions.

Licensed 30 years, Class 5 general license

Pleasure use only

2001 Chevrolet Malibu 4DR

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
01	5	\$1,000,000	01	5	14	\$250	14	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1646	1624	-1.34%	703	715	+1.71%	631	560	-11.25%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	231	240	+3.90%	196	203	+3.57%	273	283	+3.66%
Comp \$100 Ded.	163	140	-14.11%	116	109	-6.03%	140	122	-12.86%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 02 A - Private Passenger Principal Operator

Male or Female Aged 45

New Business

No accidents or convictions.

Licensed 20 years, Class 5 general license

Drive to/from work 10 km one way

2003 Ford Focus LX 4DR

Exhibit 4

Class 02

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Coverage	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	02	5	\$1,000,000	02	5	23	\$250	23	\$100
Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1862	1837	-1.34%	804	817	+1.62%	721	641	-11.10%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	433	447	+3.23%	361	376	+4.16%	502	519	+3.39%
Comp \$100 Ded.	256	219	-14.45%	182	169	-7.14%	219	191	-12.79%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 03

Page 1 of 1

Rating Profile 03 A - Private Passenger Principal Operator

Male or Female Aged 45

New Business

No accidents or convictions.

Licensed 20 years, Class 5 general license

Drive to/from work 25 km one way

2000 Acura Integra GS, GS-L 4 Door

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
03	5	\$1,000,000	03	5	33	\$250	33	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1898	1874	-1.26%	833	848	+1.80%	748	665	-11.10%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
* Collision \$250 Ded.	466	482	+3.43%	392	406	+3.57%	544	564	+3.68%
* Comp \$100 Ded.	283	242	-14.49%	201	187	-6.97%	242	212	-12.40%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

***Minimum deductibles for rate group 33 is \$2500. Premiums shown are applicable to \$2500 deductible.**

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 05

Page 1 of 5

Rating Profile 05 A - Private Passenger Occasional Operator

Male Aged 17

New Business

No accidents or convictions.

Licensed 1 year, Class 5 general license

2004 Buick Centry Custom 4 Door

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	1	XXXX	05	1	16	XXXX

Coverage	Territory 1			Territory 2			Territory 3		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1122	1109	-1.16%	484	493	+1.86%	436	387	-11.24%
Liability - \$500,000	1021	1009	-1.18%	441	448	+1.59%	396	352	-11.11%
Liability - \$200,000	920	909	-1.20%	397	404	+1.76%	372	317	-14.78%
Collision - \$500 Ded.	212	219	+3.30%	171	178	+4.09%	237	246	+3.80%
Collision - \$250 Ded.	244	252	+3.28%	196	205	+4.59%	272	283	+4.04%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 B - Private Passenger Occasional Operator

Male Aged 24

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

2001 Jeep Grand Cherokee 4 Door 4 Wheel Drive

Exhibit 4

Class 05

Page 2 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	4	XXXX	05	4	22	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	866	855	-1.27%	373	381	+2.14%	336	298	-11.31%
Liability - \$500,000	788	778	-1.27%	340	346	+1.76%	305	271	-11.15%
Liability - \$200,000	710	701	-1.27%	306	312	+1.96%	275	244	-11.27%
Collision - \$500 Ded.	218	225	+3.21%	175	182	+4.00%	242	251	+3.72%
Collision - \$250 Ded.	250	259	+3.60%	201	209	+3.98%	278	288	+3.60%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 C - Private Passenger Occasional Operator

Female Aged 24

New Business

No accidents or convictions.

Licensed 4 year, Class 5 general license

2002 Mercury Sable 4 Door

Exhibit 4

Class 05

Page 3 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	4	XXXX	05	4	17	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	866	855	-1.27%	373	381	+2.14%	336	298	-11.31%
Liability - \$500,000	788	778	-1.27%	340	346	+1.76%	305	271	-11.15%
Liability - \$200,000	710	701	-1.27%	306	312	+1.96%	275	244	-11.27%
Collision - \$500 Ded.	172	178	+3.49%	138	144	+4.35%	191	199	+4.19%
Collision - \$250 Ded.	198	205	+3.54%	159	165	+3.77%	219	229	+4.57%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 D - Private Passenger Occasional Operator

Male Aged 35, Wife Principal Operator, Licensed 10 years

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

2002 Saturn LW2 Wagon

Exhibit 4

Class 5

Page 4 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	4	XXXX	05	4	18	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	866	855	-1.27%	373	381	+2.14%	336	298	-11.31%
Liability - \$500,000	788	778	-1.27%	340	346	+1.76%	305	271	-11.15%
Liability - \$200,000	710	701	-1.27%	306	312	+1.96%	275	244	-11.27%
Collision - \$500 Ded.	182	188	+3.30%	146	152	+4.11%	201	209	+3.98%
Collision - \$250 Ded.	209	216	+3.35%	168	175	+4.17%	231	240	+3.90%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 05 E - Private Passenger Occasional Operator

Female Aged 45, Husband Principal Operator, Licensed 20 years

New Business

No accidents or convictions.

Licensed 1 year, Class 5 general license

2003 Ford Taurus LX Wagon

Exhibit 4

Class 05

Page 5 of 5

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision			
Class	DR	Limit	Class	DR	RG	Ded.
05	1	XXXX	05	1	17	XXXX

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1122	1109	-1.16%	484	493	+1.86%	436	387	-11.24%
Liability - \$500,000	1021	1009	-1.18%	441	448	+1.59%	396	352	-11.11%
Liability - \$200,000	920	909	-1.20%	397	404	+1.76%	357	317	-11.20%
Collision - \$500 Ded.	224	231	+3.13%	180	188	+4.44%	250	260	+4.00%
Collision - \$250 Ded.	257	265	+3.11%	207	216	+4.35%	287	299	+4.18%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 07 A - Private Passenger Principal Operator

Male or Female Aged 50

New Business

No accidents or convictions.

Licensed 20 years, Class 5 general license

Business and Pleasure use

2003 KIA Rio LS 4 Door

Exhibit 4

Class 07

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
07	5	\$1,000,000	7	5	16	\$250	16	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	1908	1884	-1.26%	987	1004	+1.72%	886	787	-11.17%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	371	384	+3.50%	309	319	+3.24%	429	444	+3.50%
Comp \$100 Ded.	184	157	-14.67%	131	122	-6.87%	157	137	-12.74%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	30	+0.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 10 A - Private Passenger Principal Operator

Married Male Aged 20

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Honda Accord EXI

Exhibit 4

Class 10

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	10	2	\$1,000,000	10	2	19	\$250	19	\$100
Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	6271	6190	-1.29%	2785	2833	+1.72%	2500	2220	-11.20%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	1413	1464	+3.61%	1275	1321	+3.61%	1769	1832	+3.56%
Comp \$100 Ded.	215	184	-14.42%	153	142	-7.19%	184	161	-12.50%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Rating Profile 11 A - Private Passenger Principal Operator

Unmarried Male Aged 20

New Business

No accidents or convictions.

Licensed 4 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Honda Accord EXI

Exhibit 4

Class 11

Page 1 of 1

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	11	4	\$1,000,000	11	4	19	\$250	19	\$100
Statistical Territory 004			Statistical Territory 005			Statistical Territory 006			
Coverage	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	3283	3242	-1.25%	1631	1659	+1.72%	1464	1301	-11.13%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
Collision \$250 Ded.	939	972	+3.51%	811	838	+3.33%	1124	1165	+3.65%
Comp \$100 Ded.	215	184	-14.42%	153	142	-7.19%	184	161	-12.50%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 12

Page 1 of 1

Rating Profile 12 A - Private Passenger Principal Operator

Married Male Aged 24

New Business

No accidents or convictions.

Licensed 5 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Toyota Celica GT 2 Door Liftback

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Coverage	Liability			Collision				Comprehensive	
	Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
	12	5	\$1,000,000	12	5	30	\$250	30	\$100
Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	2888	2850	-1.32%	1404	1429	+1.78%	1260	1120	-11.11%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
* Collision \$250 Ded.	716	741	+3.49%	600	621	+3.50%	831	861	+3.61%
* Comp \$100 Ded.	240	205	-14.58%	170	159	-6.47%	205	179	-12.68%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

*Minimum deductibles for rate group 33 is \$2500. Premiums shown are applicable to \$2500 deductible.

Province of Newfoundland and Labrador

Private Passenger Rating Profile

Filing date:

Exhibit 4

Class 13

Page 1 of 1

Rating Profile 13 A - Private Passenger Principal Operator

Married Male Aged 24

New Business

No accidents or convictions.

Licensed 8 years, Class 5 general license

Vehicle driven to/from work 10 km one way

2000 Toyota Celica GT 2 Door Liftback

Rates represented in these profiles must be based on the manual rates prior to the application of discounts or surcharges

Applicable discounts or surcharges are to be shown separately below.

Capping provisions, if any, are to be detailed within the filing documents and accompanying letter but not applied to the rates in this profile.

Liability			Collision				Comprehensive	
Class	DR	Limit	Class	DR	RG	Ded.	RG	Ded.
13	5	\$1,000,000	13	5	30	\$250	30	\$100

Coverage	Statistical Territory 004			Statistical Territory 005			Statistical Territory 006		
	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change	Current Rate	Proposed Rate	% Change
Liability - \$1,000,000	2396	2364	-1.34%	1211	1232	+1.73%	1087	965	-11.22%
SEF# 44 - \$1,000,000	31	31	+0.00%	31	31	+0.00%	31	31	+0.00%
* Collision \$250 Ded.	589	611	+3.74%	598	618	+3.34%	829	858	+3.50%
* Comp \$100 Ded.	240	205	-14.58%	170	159	-6.47%	205	179	-12.68%
Accident Benefits	103	115	+11.65%	103	115	+11.65%	103	115	+11.65%
Uninsured Motorist	30	33	+10.00%	30	33	+10.00%	30	33	+10.00%

List all discounts applied to base premiums

Discount/Surcharge	Current	Proposed	Coverage Affected
1 Clean Driver Discount	20%	0%	Liability and Collision
2			

***Minimum deductibles for rate group 33 is \$2500. Premiums shown are applicable to \$2500 deductible.**

Province of Newfoundland and Labrador 2006 Private Passenger Premium Summary Information

Stat Terr.	Table 1 - Current Written Premium (000)						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	4,209,479	14,655	98,568	64,056	413,922	167,259	4,799
005	544,322	4,359	23,034	17,663	95,563	29,905	58
006	525,848	9,020	53,986	20,406	158,710	51,138	31
007	2,473,471	20,821	118,534	93,234	408,203	136,089	4,153

Stat Terr.	Table 2 - Current Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	1,806	14	104	30	392	191	80
005	851	16	106	28	365	134	10
006	932	15	106	31	509	182	23
007	913	12	106	31	346	124	49

Stat Terr.	Table 3 - Proposed Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	1,950	14	116	32	439	165	68
005	948	16	119	31	408	124	9
006	906	15	119	34	570	160	20
007	1,016	12	119	33	387	115	42

Stat Terr.	Table 4 - Proposed Average Change (+/-) in Average Premium						
	TPL	SEF 44	AB	UIM	Coll	Comp	S.P.
004	+8.0%	+0.0%	+12.1%	+8.6%	+12.0%	-13.7%	-15.0%
005	+11.3%	+0.0%	+12.1%	+8.6%	+12.0%	-7.2%	-15.0%
006	-2.8%	+0.0%	+12.1%	+8.6%	+12.0%	-12.0%	-15.0%
007	+11.3%	+0.0%	+12.1%	+8.6%	+12.0%	-7.2%	-15.0%

Note : Written Premium Data from Facility Association Download Portal as at 9 Feb 2007, Jan. 06 - Dec. 06 data.