

A.I. 42 (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 November 28, 2003, 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 Order No. A.I. 22 (2003) be and it is hereby rescinded.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	\$ 1,015.00	\$ 548.00	\$ 375.00
Collision	243.00	274.00	285.00
Comprehensive	126.00	100.00	116.00
Specified Perils	34.00	20.00	17.00
Accident Benefits	80.00	60.00	62.00
Uninsured Motorist	25.00	15.00	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	10.0%	third party liability, & collision
ii.	age	5.0%	third party liability, & collision
iii.	more vehicles than operators	50.0%	third party liability, & collision
iv.	select class	10.0%	third party liability, & collision
v.	renewal	5.0%	third party liability, & collision
vi.	student, away-from-home	50.0%	lowest of class 05 or 06 premiums only
vii.	short commute	23.0%	- third party liability, territory 1
		7.0%	- third party liability, territories 2 & 3
		9.2%	- collision, territory 1
		10.0%	- third party liability, territories 2 & 3

4. The rates established by way of this Order are to be implemented January 1, 2004 for new business and February 1, 2004 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 18th day of December, 2003.

Robert Noseworthy
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

Cheryl Blundon
Board Secretary

2003 12 18

Metro General Insurance Corporation Ltd.
P. O. Box 548
St. John's, NL
A1C 5K9

Attention: Mr. Kevin Hutchings
President and Secretary Treasurer

Dear Sir:

Enclosed is Board Order A.I. 42 (2003) issued as a result of your private passenger automobile rate filing, with effective dates of January 1, 2004 for new business and February 1, 2004 for renewals, as requested.

Yours truly,

Cheryl Blundon
Board Secretary