

A.I. 14 (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
for approval of a revised rating program
for its Private Passenger and
Miscellaneous Private Passenger Vehicle
class of business

WHEREAS, by application received April 2, 2003, and amended April 15, 2003, Royal & Sunalliance Insurance Company of Canada applied to the Board for approval to implement a revised rating program for its Private Passenger and Miscellaneous Private Passenger Vehicle 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 Board Order No. A.I. 6 (2002-2003) be and it is hereby rescinded.

2. The following base rates are hereby approved for use by the company:

		Territory		
		1	2	3
Third Party Liability	\$ 1103.57	\$ 529.13	\$ 367.31	
Collision	247.53	260.91	257.03	
Comprehensive	150.29	120.46	144.60	
Specified Perils	56.61	30.90	29.16	
Accident Benefits	143.26	116.73	119.96	
Uninsured Motorist	22.81	22.81	22.81	
All Perils	360.32	351.31	365.55	

and differentials as submitted with the 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 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, Collision portion of All Perils, Accident Benefits & Uninsured Motorist
ii.	Long-term policy holder	5%	Third Party Liability, Collision, Comprehensive, Specified Perils, All Perils, Accident Benefits, & Uninsured Motorist
iii.	Multi-line	5%	Third Party Liability, only
iv.	Claims-free	5%	Third Party Liability, Collision, Comprehensive, Specified Perils, All Perils, Accident Benefits & Uninsured Motorist
v.	Experienced Driver	10%	Third Party Liability, Collision, Comprehensive, Specified Perils, All Perils, Accident Benefits, Uninsured Motorist
vi.	Low-Mileage	12%	Third Party Liability, Collision, Comprehensive, & Specified Perils
vii.	Deluxe plan	12%	Third Party Liability, Collision, Comprehensive, and Specified Perils
viii.	Preferred Driver	5%	Third Party Liability, Collision, and Accident Benefits

5. The rates established by way of this Order are to be implemented on June 1, 2003 for new business and July 15, 2003 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 30th day of April, 2003.

Robert Noseworthy
Chairperson & Chief Executive Officer

G. Fred Saunders
Commissioner

Cheryl Blundon
Board Secretary