

A.I. 15 (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 April 11, 2003, 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, the Board, after due examination and analysis of the proposed rating
program, finds that it conforms with the 2001 benchmark rate ranges and should be
approved as filed.

IT IS THEREFORE ORDERED THAT:

1. Order No. A.I. 3 (2002-2003) be and it is hereby rescinded.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	\$ 957	\$ 507	\$ 395
Collision	250	280	302
Comprehensive	106	85	106
All Perils	333	347	385
Specified Perils	41	23	21
Accident Benefits	109	87	76
Uninsured Motorist	30	18	14

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
65-69 10% third party liability, collision
70+ 5% third party liability, collision

 - iii. female driver 5% third party liability, collision,

 - 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 July 14, 2003 for new business and September 16, 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