

A.I. 16 (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 March 24, 2003, 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 Order No. A.I. 5 (2002-2003) be and it is hereby rescinded.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 & 3
Third Party	\$ 555.97	\$ 555.76
Collision	218.62	219.17
Comprehensive	131.46	131.48
Specified Perils	68.15	68.12
Accident Benefits	35.85	35.85
Uninsured Motorist	12.98	12.98
All Perils	321.03	321.59

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, 2003 for new business and July 1, 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