

**A.I. 17 (2003)**

**IN THE MATTER OF THE AUTOMOBILE  
INSURANCE ACT, CHAPTER A - 22, R.S.N. 1990**

**AND**

**IN THE MATTER OF AN APPLICATION BY**  
The Dominion of Canada General Insurance Company  
for approval of a revised rating program  
for its Private Passenger class of business

**WHEREAS**, by application received April 8, 2003, The Dominion of Canada General Insurance Company 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 Benchmarks and should be approved as filed.

**IT IS THEREFORE ORDERED THAT:**

1. Board Order No. A.I. 14 (2002-2003) be and it is hereby rescinded.
  
2. Approval be and it is hereby granted The Dominion of Canada General Insurance Company 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	\$ 1055.74	\$ 497.21	\$ 397.36
Collision	255.09	236.75	258.12
Comprehensive	106.61	97.78	114.40
Specified Perils	41.92	23.69	21.67
Accident Benefits	94.00	76.03	70.98
Uninsured Motorist	29.00	19.75	17.00
All Perils	312.51	316.92	351.92

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% |
| ii.  | dual policy   | 5%  |
| iii. | university student living away from home, returning on seasonal breaks only         | 50% |
| iv.  | university student living away from home, returning on weekends and seasonal breaks | 25% |

4. These rates shall be effective June 1, 2003 for new business and August 1, 2003 for renewals.

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

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Robert Noseworthy  
Chairperson & Chief Executive Officer

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G. Fred Saunders  
Commissioner

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G. Cheryl Blundon,  
Board Secretary