

**A.I. 2 (2003)**

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

**AND**

**IN THE MATTER OF** an application by  
Sovereign General Insurance Company  
to implement revised rates for its  
Commercial and Miscellaneous Commercial classes of business.

**WHEREAS**, by application received December 5, 2002, Sovereign General Insurance  
Company applied to the Board for approval to implement a revised rating program for its  
Commercial and Miscellaneous Commercial classes 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.

**IT IS THEREFORE ORDERED THAT:**

1. Order No. A.I. 25 (2001-2002) as it relates to the commercial class of business be and it is hereby rescinded.
2. Approval be and it is hereby granted Sovereign General Insurance Company for the implementation of a revised rating program for its Commercial class of business with base rates as follows:

Third Party Liability	\$ 651.00
Collision	213.00
Comprehensive	137.00
Specified Perils	65.00
Accident Benefits	36.00
Uninsured Motorist	13.00
All Perils	308.00

and differentials as submitted with this filing.

3. Approval be and it is hereby granted Sovereign General Insurance Company 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 February 7, 2003 for new business and March 7, 2003 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 30<sup>th</sup> day of January, 2003.

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Robert Noseworthy  
Chairperson & Chief Executive Officer

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Darlene Whalen, P.Eng.  
Vice-Chairperson

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Cheryl Blundon  
Board Secretary