

**A.I. 22 (2003)**

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

**AND**

**IN THE MATTER OF AN APPLICATION BY**  
Metro General Insurance Corporation  
to implement revised rates for its  
Private Passenger class of business.

**WHEREAS**, by application received April 28, 2003, Metro General Insurance Corporation 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 the filing conforms with the Benchmarks, and should be approved as filed.

**IT IS THEREFORE ORDERED THAT:**

1. Order No. A.I. 2 (2002-2003) be and it is hereby rescinded.
  
2. Approval be and it is hereby granted Metro General Insurance Corporation 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 Liability	\$ 970.00	\$ 512.00	\$ 375.00
Collision	235.00	256.00	285.00
Comprehensive	120.00	96.00	110.00
Specified Perils	32.00	19.00	16.00
Accident Benefits	80.00	60.00	62.00
Uninsured Motorist	25.00	15.00	8.00

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	10.0%	third party liability, collision, & accident benefits
ii.	age	5.0%	third party liability, collision, comprehensive, specified perils, uninsured motorists, & accident benefits
iii.	more vehicles than operators	50.0%	third party liability, collision, accident benefits, & uninsured motorists
iv.	select class	10.0%	third party liability, collision, comprehensive, & accident benefits
v.	renewal	5.0%	third party liability, & collision
vi.	student, away-from-home	50.0%	lowest of class 05 or 06 premiums only
vii.	short commute	23.0% 7.0% 9.2% 10.0%	- third party liability, territory 1 - third party liability, territories 2 & 3 - collision, territory 1 - third party liability, territories 2 & 3

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

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