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

AND

IN THE MATTER OF BOARD ORDER NO. A.I. 14 (2003) AND IN THE MATTER OF A REQUEST BY ROYAL SUN ALLIANCE INSURANCE COMPANY OF CANADA TO AMEND THE IMPLEMENTATION DATES OF THE PRIVATE PASSENGER AUTOMOBILE INSURANCE RATES APPROVED BY THE WAY OF BOARD ORDER NO A.I. 14 (2003)

WHEREAS, on April 30, 2003, the Board issued Order No A.I. 14 (2003) approving a private-passenger automobile-insurance rating program for Royal Sun Alliance Insurance Company of Canada, and

WHEREAS, the effective dates established by way of A.I. 14 (2003) provided that the rates shall be effective June 1, 2003 for new business and July 15, 2003 for renewals, and

WHEREAS, on May 16, 2003, the Board received a request by way of letter from Royal Sun Alliance Insurance Company of Canada to amend the implementation dates established by way of Board Order A.I. 14 (2003) to June 1, 2003 for new business and to July 1, 2003 for renewals, and

WHEREAS, the Board has reviewed the request and found it to be reasonable.

IT IS THEREFORE ORDERED THAT:

Board Order No. A.I. 14 (2003) be amended by deleting therefrom in its entirety, section 5. at page 3, and substituting the following:

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

| Dated at St. John's, Newfoundland and Labrador this 26 th day of June 2003. | |
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| - F | Robert Noseworthy, |
| | Chairperson & Chief Executive Officer. |
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| | G. Fred Saunders, |

Commissioner.

G. Cheryl Blundon, Board Secretary.