

A.I. 4 (2003)

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

AND

IN THE MATTER OF AN APPLICATION BY
Lombard Canada
on behalf of
Lombard Insurance Company,
Lombard General Insurance Company of Canada, and
Tokio Marine & Fire Insurance Company Limited (The Applicant)
to implement revised rates for their
Commercial and Interurban Vehicles classes of business.

WHEREAS by application received February 3, 2003, the Applicant applied to the Board for approval to implement a revised rating program for their Commercial and Interurban Vehicles classes 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. Order No. A.I. 77 (2001-2002) be and it is hereby rescinded.
2. Approval be and it is hereby granted the Applicant for the implementation of a revised rating program for their Commercial class of business with base rates as follows:

All Territories

Third Party Liability	\$ 668.38
Collision	\$ 201.16
Comprehensive	\$ 139.79
Specified Perils	\$ 69.70
Accident Benefits	\$ 36.00
Uninsured Motorist	\$ 13.00
All Perils	\$ 291.46

and differentials as submitted with this filing.

3. 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.
4. Approval be and it is hereby granted the Applicant for the implementation of a revised rating program for its Interurban Vehicles class of business with base rates as submitted with this filing.
5. These rates shall be effective from April 1, 2003 for new business and June 1, 2003 for renewals.

DATED at St. John's, Newfoundland and Labrador, this 27th day of February, 2003.

Robert Noseworthy
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

G. Cheryl Blundon,
Board Secretary