

**A.I. 5 (2003)**

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

**AND**

**IN THE MATTER OF AN APPLICATION BY**  
Atlantic Insurance Company Limited  
to implement revised rates for  
its Private Passenger  
and Commercial classes of business

**WHEREAS** by application received January 31, 2003, Atlantic Insurance Company Limited applied to the Board for approval to implement revised rating programs for its Private Passenger and Commercial classes of business, and

**WHEREAS**, the Board, after due examination and analysis of the proposed rating programs, finds that they conform with the 2001 Benchmarks and should be approved as filed.

**IT IS THEREFORE ORDERED THAT:**

1. Order No. A.I. 32 (2001-2002) be and it is hereby rescinded.
  
2. Approval be and it is hereby granted Atlantic Insurance Company Limited for the implementation of revised rating programs for its Private Passenger and Commercial classes of business with base rates as follows:

Territory	Private Passenger		Commercial	
	1	2	3	All
Third Party	\$ 847	\$ 470	\$ 376	\$ 649
Collision	\$ 212	\$ 259	\$ 291	\$ 219
Comprehensive	\$ 130	\$ 103	\$ 138	\$ 141
Specified Perils	\$ 47	\$ 25	\$ 24	\$ 70
Accident Benefits	\$ 80	\$ 80	\$ 80	\$ 35
Uninsured Motorists	\$ 30	\$ 20	\$ 19	\$ 13

and differentials as submitted with this filing.

3. The rates approved herein may not be altered or varied by the application of any discount or surcharge that has not been filed with and approved by the Board.
  
4. These rates shall be effective from April 1, 2003 for new business and 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

---

Cheryl Blundon  
Board Secretary