

**A.I. 6 (2004)**

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

**AND**

**IN THE MATTER OF AN APPLICATION BY**  
Eckler Partners Ltd.  
on behalf of XL Insurance Company Limited  
to implement rates for its  
Private Passenger, Commercial, and Miscellaneous Vehicles  
classes of business

**WHEREAS**, by application received October 25, 2004, and amended November 19, 2004, Eckler Partners Ltd. on behalf of XL Insurance Company Limited applied to the Board for approval to implement a rating program for its Private Passenger, Commercial, and Miscellaneous Vehicles classes of business, and

**WHEREAS**, the Board, after due examination and analysis of the proposed rating program, finds that it conforms with the 2004 benchmark rate ranges and should be approved as filed.

**IT IS THEREFORE ORDERED THAT:**

1. Approval be and it is hereby granted XL Insurance Company Limited for the implementation of a rating program for its Private Passenger, and Commercial classes of business with base rates as follows:

<b>Territory</b>	<b>Private Passenger</b>			<b>Commercial</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>All</b>
Third Party	\$ 701.00	\$ 388.50	\$ 297.50	\$ 590.00
Collision	147.50	156.00	188.50	199.00
Comprehensive	100.00	80.00	89.50	128.00
Specified Perils	29.50	16.00	15.50	58.00
Accident Benefits	85.50	73.50	73.50	26.00
Uninsured Motorist	37.50	15.00	11.50	9.00
All Perils	226.00	218.50	259.00	286.00

2. Approval be and it is hereby granted the Applicant for the implementation of a rating program for its Miscellaneous Vehicles classes of business with base rates 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. These rates established by way of this Order are to be implemented January 1, 2005 for new business.

**DATED** at St. John's, Newfoundland and Labrador, this 9th day of December, 2004.

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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