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10 **NO. A. I. 18 (2007)**

11 **IN THE MATTER OF** the *Automobile,*
12 *Insurance Act*, RSNL 1990, c. A-22, as
13 amended (the “*Act*”);

14 **AND**

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16 **IN THE MATTER OF** an application by
17 Zurich Canada for
18 Zurich Insurance Company (the “Applicant”)
19 for approval of rates for increased third party liability limits
20 and S.E.F. 44 coverage for ATV’s.
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23 **WHEREAS** on December 5, 2007 the Applicant applied to the Board for approval of rates for increased
24 third party liability limits and S.E.F. 44 coverage for ATV’s; and
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26 **WHEREAS** the Applicant is principally a commercial underwriter of automobile insurance with limited
27 exposure for private passenger and miscellaneous vehicles; and
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29 **WHEREAS** the Applicant has limited exposures for this type of vehicle upon which to propose
30 experience-based rates advising they have only nine ATV policies in the province; and
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32 **WHEREAS** the Applicant has proposed rating differentials for the increased limits based on its private
33 passenger vehicle differentials; and
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35 **WHEREAS** the Applicant has proposed S.E.F. 44 rates based on linear interpolation of its existing S.E.F.
36 44 rates for its current third party limits for ATV’s; and
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38 **WHEREAS** the Board is satisfied that the proposed rates are not too high.

1 **IT IS THEREFORE ORDERED THAT:**

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3 1. With effect from December 20, 2007:

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5 The application of Zurich Insurance Company for increased limits for third party liability and S.E.F.
6 44 rates for ATV's is approved.

DATED at St. John's, Newfoundland and Labrador, this 20th day of December 2007.

Robert Noseworthy
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

G. Cheryl Blundon,
Board Secretary