

1 **NO. A. I. 7 (2007)**  
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5 **IN THE MATTER OF THE *Automobile,***  
6 *Insurance Act*, RSNL 1990, c. A-22, as  
7 amended (the “*Act*”)  
8

9 **AND**

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11 **IN THE MATTER OF** an application by  
12 Federation Insurance Company of Canada  
13 (the “Applicant”) to implement revised rates  
14 for its Private Passenger class of business  
15 (the “Application”).  
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19 **WHEREAS** on August 16, 2007 the Applicant filed a revised rate indication as directed in  
20 Board Order No. A.I. 5 (2007); and  
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22 **WHEREAS** on August 27, 2007 the Board’s actuarial consultants reported that the revised rate  
23 proposal was based on the factors and parameters determined by the Board to be reasonable and  
24 supported by the information submitted in connection with the filing; and  
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26 **WHEREAS** the Board is satisfied that the revised rate proposal reflects rates which are no  
27 higher than justified on the basis of the available information.  
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29 **IT IS THEREFORE ORDERED THAT:**  
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- 31 1. The revised rate proposal received by the Board on August 16, 2007 is approved with  
32 base rates as follows:  
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<b>Coverage</b>	<b>Territory 1</b>	<b>Territory 2</b>	<b>Territory 3</b>
Third Party Liability	\$ 949.54	\$467.64	\$357.87
Accident Benefits	79.52	79.52	79.52
Collision	176.31	180.85	232.62
All Perils	280.21	264.53	331.94
Comprehensive	103.91	83.68	99.32
Specified Perils	25.14	13.36	12.57
Uninsured Motorist	19.08	9.99	7.26
SEF 44	11.89	11.89	11.89

- 1        2. The base rates for each type of coverage shall be effective for new and renewal business
- 2                no sooner than September 15, 2007 and no later than October 1, 2007.

**DATED** at St. John's, Newfoundland and Labrador, this 4th day of September 2007.

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Robert Noseworthy  
Chairperson & Chief Executive Officer

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Darlene Whalen, P.Eng.  
Vice-Chairperson

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G. Cheryl Blundon,  
Board Secretary