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

AND

IN THE MATTER OF AN APPLICATION BY The Co-operators General Insurance Company TO IMPLEMENT REVISED RATES FOR ITS COMMERCIAL CLASS, AND REVISED MOTORCYCLE AND ALL TERRAIN VEHICLE RATES FOR ITS MISCELLANEOUS CLASS OF BUSINESS.

WHEREAS by application received August 7, 2003, The Co-operators General Insurance Company applied to the Board for approval to implement a revised rating program for its Commercial class of business, as well as revised motorcycle and All Terrain Vehicle rates for its Miscellaneous class of business, and

WHEREAS the Board, after due examination and analysis of the proposed rating programs finds that it should be approved as filed.

IT IS THEREFORE ORDERED THAT:

1. Approval be and it is hereby granted The Co-operators General Insurance Company for the implementation of a revised rating program for its Commercial class of business with base rates as follows:

	All Territories
Third Party Liability	\$667.00
Collision	204.00
Comprehensive	117.00
Specified Perils	69.00
Accident Benefits	36.00
Uninsured Motorist	12.00
All Perils	286.00

and differentials as submitted with this filing.

- 2. 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.
- Approval be and it is hereby granted The Co-operators General Insurance
 Company for the implementation of revised rates for its Miscellaneous
 (Motorcycles and All Terrain Vehicles, only) class of business as filed with the application.

4.	The rates established by this Order shall be effective not later than October 1,	
	2003 for new business and from November 7, 2003 for renewals.	
DATED at S	t. John's, Newfoundland and Labrador, this 30 th day of September, 2003.	
	Robert Noseworthy Chairperson & Chief Executive Officer	
	Darlene Whalen, P.Eng. Vice-Chairperson	
Cheryl Blund	lon	
Board Secret		