

A.I. 25 (2003)

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

AND

IN THE MATTER OF AN APPLICATION BY
Lombard Canada on behalf of
Lombard Insurance Company,
Lombard General Insurance Company of Canada, and
Tokio Marine & Fire Insurance Company
to implement revised rates for its
Private Passenger class of business.

WHEREAS, by application received May 20, 2003, and amended May 27, 2003, Lombard
Canada on behalf of Lombard Insurance Company, Lombard General Insurance Company of
Canada and Tokio Marine & Fire Insurance Company applied to the Board for approval to
implement a revised rating program for its Private Passenger class of business, and

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

IT IS THEREFORE ORDERED THAT

1. Order No. A.I. 24 (2002-2003) be and it is hereby rescinded.
2. The following base rates are hereby approved for use by the company:

Territory	1	2	3
Third Party	\$1386.86	\$ 683.89	\$ 495.11
Collision	298.47	322.84	327.40
Comprehensive	120.95	96.72	114.95
All Perils	396.14	400.94	420.22
Specified Perils	30.28	22.50	22.68
Accident Benefits	105.00	105.00	105.00
Uninsured Motorist	30.00	17.50	16.25

and differentials as submitted with this filing.

3. The following discounts are approved for use subject to the eligibility criteria set out in the company's underwriting manual:

	<u>Discount*</u>	<u>%</u>	<u>Applicable to:</u>
i.	student, away-from-home	50%	class 05 or 06, third party liability & collision,
ii.	multi vehicle	15%	common coverages of third party liability, collision, collision portion of all perils, accident benefits
iii.	mature driver:		all coverages
	age 50 – 59 –	10%	
	age 60 – 70 -	15%	
iv.	claims free	5%	all coverages
v.	loyalty	3%	minimum of 3 years insured with the company – all coverages
		5%	minimum of 5 years insured with the company – all coverages
		10%	10 or more years insured with the company – all coverages
vi.	personal choice	10%	all coverages
vii.	preferred risk	5%	third party liability, collision, collision portion of all perils

* With the exception of: student, away-from-home, personal choice and preferred risk, these discounts are capped at 25% for each coverage, and each vehicle.

4. The rates established by way of this Order are to be implemented on August 1, 2003 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 30th day of May 2003.

Robert Noseworthy
Chairperson & Chief Executive Officer

Darlene Whalen, P.Eng.
Vice-Chairperson

Cheryl Blundon
Board Secretary