A.I. 36 (2003)

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

AND

IN THE MATTER OF AN APPLICATION BY The Dominion of Canada General Insurance Company TO IMPLEMENT REVISED RATES FOR ITS COMMERCIAL CLASS OF BUSINESS.

WHEREAS by application received June 30, 2003 The Dominion of Canada General Insurance Company applied to the Board for approval to implement a revised rating program for its Commercial class of business, and

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

IT IS THEREFORE ORDERED THAT:

- 1. Board Order No. A. I. 10 (2002-2003) be and it is hereby rescinded.
- Approval be and it is hereby granted The Dominion of Canada 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	\$ 617.84
Collision	220.27
Comprehensive	123.34
Specified Perils	56.77
Accident Benefits	33.42
Uninsured Motorist	10.00

and differentials as submitted with this filing.

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

(i) Dual Policy	5%	All coverages – Classes 35- 46
		and Class 75

- 4. The following surcharge is approved for use subject to the eligibility criteria set out in the company's underwriting manual:
 - (i) Snow Plow 15% Third Party Liability

Classes 36 or Above

 These rates shall be effective from September 15, 2003 for new business and October 1, 2003 for renewals. Dated at St. John's, Newfoundland and Labrador, this 28th day of July 2003.

Robert Noseworthy Chairperson & Chief Executive Officer

G. Fred Saunders Commissioner

G. Cheryl Blundon Board Secretary