

**A.I. 73 (2001-2002)**

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

AND

IN THE MATTER OF AN APPLICATION BY  
CGU INSURANCE COMPANY OF CANADA  
SEEKING TO INTRODUCE RATES USING A  
DRIVING-RECORD 3 PROTECTOR OPTION  
FOR ITS COMMERCIAL  
AUTOMOBILE INSURANCE POLICY

WHEREAS by application received January 16, 2002, CGU Insurance Company of Canada applied to the Board for approval to implement rates for its commercial protector designed to allow an insured to retain a driving-record 3 with one at-fault accident, and

WHEREAS, the Board has reviewed the application and determined that other companies operating in the market have similar enhancements to their automobile insurance product.

IT IS THEREFORE ORDERED THAT:

1. Approval be and it is hereby granted CGU Insurance Company of Canada to implement a driving-record 3 protection program to its commercial automobile insurance policy at a charge of \$100 per eligible vehicle.
2. The commercial protection program shall be effective from February 15, 2002 for new business and April 15, 2002 for renewals.

Dated at St. John's, Newfoundland and Labrador, this 30<sup>th</sup> day of January, 2002.

---

Robert Noseworthy  
Chairperson & Chief Executive Officer

---

Darlene Whalen, P.Eng.  
Vice-Chairperson

---

G. Fred Saunders  
Commissioner

---

G. Cheryl Blundon  
Board Secretary