

**A.I. 3 (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 Co-Operators General Insurance Company  
to implement rates for increased third party liability limits  
and SEF44 limits for its Miscellaneous class of business, and  
to implement revised rates for its Snow Vehicle class of business

**WHEREAS** by application received November 19, 2002, The Co-Operators  
General Insurance Company applied to the Board for approval to implement increased  
third party liability limits and premiums, and corresponding SEF44 limits and premiums,  
for its Miscellaneous class of business; and

**WHEREAS**, by the same application, The Co-Operators General Insurance  
Company applied for approval to implement revisions to its rating program for Snow  
Vehicles.

**WHEREAS**, the Board, after due examination and analysis of the proposed rates,  
finds that they 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 rates for increased third party liability limits and SEF44 limits on its Miscellaneous class of business as contained in the application.
  
2. Approval be and it is hereby granted The Co-Operators General Insurance Company for the implementation of revisions to its rating program as contained in the filing as it relates to Snow Vehicles.
  
3. These rates shall be effective from March 17, 2003 for new business and April 23, 2003 for renewals.

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

---

Robert Noseworthy  
Chairperson & Chief Executive Officer

---

Darlene Whalen, P.Eng.  
Vice-Chairperson

---

Cheryl Blundon  
Board Secretary