

**A.I. 77 (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  
Lombard Canada  
on behalf of  
Lombard Insurance Company,  
Lombard General Insurance Company of Canada, and  
Tokio Marine & Fire Insurance Company Limited (The Applicant)  
TO IMPLEMENT REVISED RATES FOR THEIR  
COMMERCIAL CLASS OF BUSINESS.

WHEREAS by application received February 20, 2002, the Applicant applied to  
the Board for approval to implement a revised rating program for their Commercial 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 Order No. A.I. 5 (2001-2002) be and it is hereby rescinded.
2. Approval be and it is hereby granted the Applicant for the implementation of a revised rating program for their Commercial class of business with base rates as follows:

All Territories

Third Party Liability	\$ 653.74
Collision	\$ 196.68
Comprehensive	\$ 139.73
Specified Perils	\$ 69.91
Accident Benefits	\$ 23.10
Uninsured Motorist	\$ 8.80
All Perils	\$ 306.85

and differentials as submitted with this filing.

3. 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.
4. These rates shall be effective from April 16, 2002 for new business and May 14, 2002 for renewals.

Dated at St. John's, Newfoundland, this 28th day of March, 2002.

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Robert Noseworthy  
Chairperson & Chief Executive Officer

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Darlene Whalen, P.Eng.  
Vice-Chairperson

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G. Cheryl Blundon,  
Board Secretary