

Financial Services Commission of Ontario Commission des services financiers de l'Ontario

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Auto insurance rates for fourth quarter 1999

Ontario private passenger auto insurance rates rose slightly during the quarter ending December 31, 1999.

The rates approved during the fourth quarter of 1999 indicate an increase of 1.63 per cent in auto insurance rates when weighted by market share.

This quarterly increase in auto insurance rates is the second one since October 1, 1996. The last increase (0.47 per cent) occurred during the quarter ending June 30, 1999.

FSCO will continue to ensure that insurers' rate changes are reasonable and justified and that the rates that insurers charge are balanced with their ability to meet their future claims costs.

ONTARIO PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE FILINGS APPROVED

October 1, 1999 to December 31, 1999

Company	Market Share (1998)	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Belair Insurance Company Inc.	2.14%	Nov 19, 1999	Jan 10, 2000	8.00%
Centennial Insurance Company	0.00%	Dec 15, 1999	N/A	0.00% ¹
CGU Insurance Company	3.72%	Nov 1, 1999	Jan 1, 2000	2.10%
Chubb Insurance Group	0.24%	Oct 25, 1999	Jan 1, 2000	-1.70%
Coachman Insurance Company	0.44%	Jan 1, 2000	Jan 17, 2000	-4.10%
Continental Insurance Company	0.00%	Jan 1, 2000	Jan 1, 2000	0.00% ¹
Co-operators General Insurance Company	7.63%	Dec 1, 1999	Jan 20, 2000	0.00% ²
Coseco Insurance Company	2.37%	Dec 1, 1999	Jan 1, 2000	9.50% ³
Farm Mutual Reinsurance Plan Inc.	0.87%	Jan 1, 2000	Jan 1, 2000	-1.40%
Federated Insurance Company	0.03%	Feb 1, 2000	Feb 1, 2000	4.70%

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Halifax Insurance Company	4.85%	Nov 10, 1999	Dec 30, 1999	2.36%
Liberty Mutual Fire Insurance Company	0.00%	Nov 15, 1999	N/A	0.00% ¹
Loyalist Insurance Company	0.07%	Feb 1, 2000	Feb 1, 2000	0.00% ³
Lumbermen's Mutual Casualty Company	1.33%	Nov 1, 1999	Jan 1, 2000	2.00%
National Frontier Insurance Company	0.60%	Nov 1, 1999	Dec 15, 1999	0.44%
Pilot Insurance Company	5.29%	Feb 1, 2000	Apr 1, 2000	0.40%
Royal & Sun Alliance Insurance	4.30%	Dec 1, 1999	Feb 1, 2000	1.10%
Wellington Insurance Company	0.00%	Nov 10, 1999	Dec 30, 1999	2.50%
Western Assurance Company	0.73%	Dec 1, 1999	Feb 1, 2000	-4.30%
Zurich Insurance Company	4.28%	Nov 7, 1999	Jan 1, 2000	0.00% ²

Total Market Share	39.66%			
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- 1 These filings dealt with introduction of a new rate program.
- 2 These filings dealt with rating rule changes with no overall impact.
- 3 These filings dealt with the introduction of CLEAR.

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