

Financial Services Commission of Ontario

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Auto insurance rates for first quarter 2000

Ontario private passenger auto insurance rates rose slightly during the quarter ending March 31, 2000.

The rates approved during the first quarter of 2000 indicate an increase of 1.29 per cent in auto insurance rates when weighted by market share.

The last increase (1.63 per cent) occurred during the quarter ending December 31, 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

January 1, 2000 to March 31, 2000

Company	Market Share (1998)	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change

Belair Insurance Company Inc.	2.14%	Mar 10, 2000	May 1, 2000	0.70%
CGU Insurance Company	3.72%	Feb 1, 2000	Apr 1, 2000	0.00% ¹
Chieftain Insurance Company	0.00%	Apr 1, 2000	June 1, 2000	3.00%
CIBC General Insurance Company Limited	2.36%	Feb 22, 2000	Mar 10, 2000	6.00%
CT Direct Insurance Inc.	0.10%	Mar 1, 2000	Apr 15, 2000	0.00% ¹
Dominion of Canada General Insurance Company	4.56%	Mar 15, 2000	Apr 15, 2000	3.00%
Economical Mutual Insurance Company	4.85%	Mar 1, 2000	Apr 1, 2000	2.90%
Facility Association	0.73%	Jul 1, 2000	Jul 1, 2000	- 8.00%
Liberty Mutual Fire Insurance Company	0.00%	Mar 22, 2000	May 15, 2000	0.00% ¹
Liberty Mutual Insurance	4.02%	Mar 22, 2000	May 15, 2000	0.00% ¹
Lombard Canada Inc.	1.69%	Mar 1, 2000	Apr 1, 2000	2.03%
Personal Insurance	2.14%	May 1, 2000	Jun 1, 2000	3.00%

Scottish & York Insurance Company Limited	0.93%	Feb 1, 2000	Apr 15, 2000	5.70%
State Farm Mutual Automobile Insurance Company	10.21%	May 15, 2000	May 15, 2000	- 0.20%
Traders General Insurance Company	2.30%	Feb 1, 2000	Apr 1, 2000	0.00% ¹
Waterloo Insurance Company	0.21%	Feb 1, 2000	Apr 1, 2000	0.00% ¹
York Fire & Casualty Insurance Company	0.58%	Apr 1, 2000	May 1, 2000	0.00% ¹
Zenith Insurance	0.27%	Apr 1, 2000	Apr 1, 2000	6.10%
Total Market Share	40.55%			

¹ These rate filings dealt with rate changes with no overall impact.