

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

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Auto insurance rates for third quarter 2000

Ontario private passenger auto insurance rates rose during the quarter ending September 30, 2000.

The rates approved during the third quarter of 2000 indicate an increase of 3.49 per cent in auto insurance rates when weighted by market share.

The last increase (0.87 per cent) occurred during the quarter ending June 30, 2000.

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

July 1, 2000 to September 30, 2000

Company	Market Share (1999)	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Allianz Insurance Company	1.81%	Oct 1, 2000	Dec 1, 2000	5.10%
Axa Insurance (Canada)	2.18%	Jan 1, 2001	Jan 1, 2001	3.50%
Belair Insurance Company Inc.	2.60%	Sep 1, 2000	Oct 10, 2000	10.30%
Co-operators General Insurance Company	6.91%	Aug 21, 2000	Aug 21, 2000	0.40%
Coachman Insurance Company	0.45%	Oct 1, 2000	Oct 1, 2000	0.00% ¹
Coseco Insurance Company	2.48%	Aug 1, 2000	Oct 1, 2000	7.92%
CUMIS General Insurance Company	0.15%	July 21, 2000	Sep 1, 2000	3.20%
Economical Mutual Insurance Company	5.00%	Aug 15, 2000	Oct 1, 2000	3.50%
Gore Mutual Insurance Company	0.74%	Aug 15, 2000	Oct 15, 2000	2.38%
Halifax Insurance Company	4.70%	Sept 1, 2000	Oct 1, 2000	5.00%

Hartford Canada	0.01%	Nov 15, 2000	Nov 15, 2000	8.00%
Liberty Mutual Insurance	3.88%	Aug 16, 2000	Oct 9, 2000	4.00%
Lloyd's Non-Marine Underwriters	0.56%	Sep 1, 2000	Nov 1, 2000	0.04%
Lombard Canada Ltd.	1.56%	Aug 4, 2000	Sep 15, 2000	0.02%
Lombard Canada Ltd.	1.56%	Oct 1, 2000	Jan 1, 2001	- 0.98%
Motors Insurance Corporation	0.38%	Oct 15, 2000	Oct 15, 2000	7.05%
Pilot Insurance Company	5.14%	Sep 1, 2000	Sep 1, 2000	2.90%
Royal & Sun Alliance Insurance	5.03%	Aug 1, 2000	Oct 1, 2000	3.10%
Trafalgar Insurance Company	1.64%	Oct 1, 2000	Dec 1, 2000	4.00%
Travellers Casualty and Surety Company	0.00%	Sep 1, 2000	Sep 1, 2000	0.00% ¹
Wawanesa Mutual Insurance Company	2.72%	Aug 15, 2000	Aug 15, 2000	0.00% ¹
Wellington Insurance Company	0.00%	Sep 1, 2000	Oct 1, 2000	5.23%

Western Assurance Company	0.78%	Aug 1, 2000	Oct 1, 2000	2.40%
York Fire & Casualty Insurance Company	0.70%	Sep 1, 2000	Sep 1, 2000	10.40%
Total Market Share	49.42%			

¹ These filings had no overall impact.