Auto insurance rates for fourth quarter 2000

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

The rates approved during the fourth quarter of 2000 indicate an increase of 3.92 per cent in auto insurance rates when weighted by market share.

The last increase (3.49 per cent) occurred during the quarter ending September 30, 2000.

The approved rate change shown for each insurance company is the average for that particular company. The impact of a rate change on an individual consumer will vary depending upon where the consumer lives, the type of car he or she is driving, and other risk characteristics.

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

ONTARIO PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE FILINGS APPROVED

October 1, 2000 to December 31, 2000

Company	Market Share (1999)	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Allstate Insurance Company of Canada	4.46%	Nov 21, 2000	Jan 1, 2001	8.00%
Axa Pacific Insurance Company	0.00%	Jan 1, 2001	Jan 1, 2001	3.50%
Canada Life Casualty Insurance Company	0.99%	Nov 6, 2000	Nov 6, 2000	0.00%[1]
CGU Insurance Company	3.95%	Nov 1, 2000	Jan 1, 2001	2.90%
Co-operators General Insurance Company	6.91%	Jan 8, 2001	Jan 8, 2001	2.60%
Co-operators General Insurance Company	6.91%	Mar 26, 2001	Mar 26, 2001	0.48%

Dominion of Canada General Insurance Company	4.30%	Jan 15, 2001	Feb 15, 2001	4.90%
Echelon General Insurance Company	0.27%	Nov 27, 2000	N/A	0.00%[1]
Echelon General Insurance Company	0.27%	Apr 1, 2001	May 8, 2001	0.62%
Economical Mutual Insurance Company	5.00%	Feb 1, 2001	Apr 1, 2001	3.00%
Farm Mutual Reinsurance Plan Inc.	0.84%	Jan 1, 2001	Feb 1, 2001	2.20%
Farmers' Mutual (Lindsay)	0.19%	Feb 1, 2001	Feb 1, 2001	6.60%
Federation Insurance Company	0.85%	Jan 1, 2001	Feb 1, 2001	5.90%
ING Novex Insurance Company of Canada	0.23%	Jan 15, 2001	Mar 1, 2001	5.90%
Kingsway General Insurance Company	0.49%	Dec 1, 2000	Feb 1, 2001	5.10%

Lombard Canada Ltd.	1.56%	Feb 1, 2001	Jun 1, 2001	- 0.39%
Lumbermen's Mutual Casualty Company	1.34%	Dec 15, 2000	Feb 15, 2001	3.50%
Optimum Frontier Insurance Company	0.69%	Dec 15, 2000	Feb 1, 2001	5.01%
Pembridge Insurance Company	0.84%	Dec 1, 2000	Feb 1, 2001	- 0.33%
Peopleplus Insurance Company	0.29%	Jan 15, 2001	Jan 15, 2001	3.00%
RBC General Insurance	0.24%	Jan 22, 2001	Mar 8, 2001	0.00%[1]
Royal & Sun Alliance Insurance	5.03%	Dec 15, 2000	Feb 1, 2001	6.10%
Security National Insurance Company	2.34%	Dec 15, 2000	Jan 15, 2001	3.10%
Traders General Insurance Company	2.36%	Feb 1, 2001	Mar 1, 2001	5.30%
Waterloo Insurance Company	0.30%	Jan 1, 2001	Mar 1, 2001	3.20%

Wawanesa Mutual Insurance Company	2.72%	Dec 15, 2000	Dec 15, 2000	4.56%
Western Assurance Company	0.78%	Dec 15, 2000	Feb 1, 2001	0.80%
Zenith Insurance Company	0.27%	Feb 1, 2001	Mar 1, 2001	- 0.40%
Zurich Insurance Company	4.01%	Feb 3, 2001	Mar 18, 2001	2.90%
Total Market Share	**51.25%**			

1 These filings had no overall impact.