Consumer Information
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Auto Insurance Rates for the Third Quarter of 2005 (Bill 5)

Ontario private passenger auto insurance approved rates decreased during the third quarter of 2005 (July 1, 2005 to September 30, 2005).

In the third quarter of 2005, for the 61.82% of the market that had rate changes approved, the average rate change was -1.62%, when weighted by market share.

The average rate changes approved for the first and second quarters of 2005 were -1.12% (representing 7.50% of the market) and -1.62% (representing 45.79% of the market), respectively.

In 2004, rate changes approved for the entire market averaged -10.60%. From the beginning of 2005 up to the end of the third quarter, approved rates declined by 1.82% for the entire market. The combined decline in approved rates for 2004 and the first three quarters of 2005 is 12.42%. The rate changes approved in the third quarter of 2005 become effective in the third quarter of 2005 or later, for renewal business.

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 on where the consumer lives, the type of car he or she is driving, and other risk characteristics.

The rate changes posted reflect cost saving measures arising from recent reforms to the automobile insurance system, which are being passed on to consumers in the form of lower rates.

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

ONTARIO PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE FILINGS APPROVED

JULY 1, 2005 TO SEPTEMBER 30, 2005

Insurer	2004 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Allstate Insurance Company of Canada	3.27%	01-Sep-05	01-Sep-05	0.00%
Allstate Insurance Company of Canada (1)	3.27%	01-Sep-05	01-Nov-05	-2.48%
Ascentus Insurance Ltd. (1)	0.19%	15-Oct-05	15-Dec-05	0.00%
Aviva Insurance Company of Canada (1)	0.66%	01-Sep-05	01-Oct-05	-1.90%
AXA Insurance (Canada) (1)	1.54%	01-Oct-05	01-Oct-05	-2.00%
AXA Pacific Insurance Company	0.04%	25-Jul-05	01-Aug-05	-1.00%
AXA Pacific Insurance Company (1)	0.04%	01-Oct-05	01-Oct-05	-2.20%
Belair Insurance Company Inc. (1)	0.30%	18-Aug-05	12-Oct-05	-1.61%
Certas Direct Insurance Company (1)	1.48%	19-Aug-05	20-Oct-05	-2.10%

Chubb Insurance Company of Canada (1)	0.47%	30-Oct-05	30-Oct-05	0.00%
Chubb Insurance Company of Canada	0.47%	28-Nov-05	26-Feb-06	-8.00%
Co-operators General Insurance Company	4.95%	30-Oct-05	30-Oct-05	2.00%
Co-operators General Insurance Company (1)	4.95%	30-Oct-05	30-Oct-05	0.00%
Continental Casualty Company (1)	0.00%	01-Oct-05	01-Oct-05	-3.10%
COSECO Insurance Company (1)	1.16%	01-Sep-05	01-Nov-05	-0.60%
Dominion of Canada General Insurance Company, The	4.92%	15-Nov-05	15-Nov-05	-0.68%
Echelon General Insurance Company (1)	1.25%	01-Sep-05	15-Oct-05	-1.70%
Elite Insurance Company (1)	0.00%	01-Sep-05	01-Oct-05	-1.26%
Hartford Fire Insurance Company (1)	0.00%	01-Sep-05	01-Sep-05	-4.00%
ING Insurance Company of Canada (1)	8.10%	01-Sep-05	01-Nov-05	-1.30%
ING Insurance Company of Canada	8.10%	01-Sep-05	01-Nov-05	-1.20%

ING Novex Insurance Company of Canada	0.89%	01-Sep-05	01-Nov-05	-1.00%
ING Novex Insurance Company of Canada (1)	0.89%	01-Sep-05	01-Nov-05	-1.31%
Motors Insurance Corporation (1)	0.76%	15-Aug-05	10-Oct-05	-0.20%
Nordic Insurance Company of Canada, The (1)	1.17%	18-Aug-05	12-Oct-05	-1.98%
Nordic Insurance Company of Canada, The	1.17%	18-Aug-05	12-Oct-05	-1.22%
Pembridge Insurance Company Limited	1.00%	01-Oct-05	01-Dec-05	0.00%
Pembridge Insurance Company Limited (1)	1.00%	01-Oct-05	01-Dec-05	-2.39%
Pembridge Insurance Company Limited	1.00%	15-Aug-05	01-Oct-05	-2.00%
Personal Insurance Company (1)	3.18%	19-Aug-05	20-Oct-05	-2.40%
Pilot Insurance Company (1)	6.81%	01-Sep -05	01-Oct-05	-1.93%
Primmum Insurance Company (1)	1.48%	15-Nov-05	15-Dec-05	-2.40%
Royal & Sun Alliance Insurance Company (1)	1.80%	15-Oct-05	15-Dec-05	-1.03%

S & Y Insurance Company (1)	0.21%	01-Sep-05	01-Oct-05	-1.16%
Scottish & York Insurance Company Limited (1)	1.35%	01-Sep-05	01-Oct-05	-1.26%
Security National Insurance Company (1)	5.19%	15-Dec-05	15-Dec-05	-1.40%
TD General Insurance Company (1)	1.20%	15-Nov-05	15-Dec-05	-2.10%
TD Home and Auto Insurance Company (1)	2.74%	15-Nov-05	15-Dec-05	-1.70%
Traders General Insurance Company of Canada (1)	3.17%	01-Sep-05	01-Oct-05	-1.93%
Trafalgar Insurance Company	1.00%	15-Oct-05	15-Dec-05	-4.80%
XL Insurance Company Limited (1)	0.00%	15-Aug-05	15-Aug-05	-3.00%
York Fire & Casualty Insurance Company (2)	1.54%	15-Sep-05	15-Sep-05	0.00%
Total Market Share Represented	61.82%			
Average Rate Change	-1.00%			
Weighted Average Rate Change	-1.62%			

(1) Implementation of CLEAR update.

(2) Rating rule change only.

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