Consumer Information

Auto Accident Benefits

Auto Insurance Forms

How to Resolve an Insurance Complaint

Dispute Resolution Services

Motor Vehicle Accident Claims Fund (MVACF)

Educational Auto Rate Tutorial

Paralegals/SABS Representatives

Auto Quarterly Rate Approvals

Enforcement Activities

Property & Casualty - Auto Bulletins

Filing Guidelines for Auto Insurance

Auto Insurance Fee Guidelines

Auto Insurance Rates for the Fourth Quarter of 2006 [Bill 5]

Ontario private passenger auto insurance approved rates increased slightly during the fourth quarter of 2006 (October 1, 2006 to December 31, 2006).

Based on the entire market, the average rate change for the fourth quarter of 2006 was +0.05%. In 2004, rate changes approved for the entire market averaged -10.60%. For 2005, approved rates declined by 2.43% for the entire market, and for 2006, approved rates declined by 1.27%. The combined change in approved rates for 2004, 2005 and 2006 is -14.30%.

In the fourth quarter of 2006, for the 28.51% of the market that had rate changes approved, the average rate change was 0.16% when weighted by 2005 market share. The average rate change approved for the first quarter of 2006 was -0.71%, when weighted by 2004 market share (representing 41.09% of the market), for the second quarter of 2006 was -1.42%, when weighted by 2005 market share (representing 46.67% of the market), and for the third quarter was -0.46%, when weighted by 2005 market share (representing 79.93% of the market).

The rate changes approved in the fourth quarter of 2006 become effective in the fourth quarter of 2006 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.

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

October 1, 2006 – December 31, 2006

Insurer	2005 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
American Home Assurance Company2	0.00%	23-Oct-06	n/a	0.00%
Aviva Insurance Company of Canada1	0.61%	1-Dec-06	1-Jan-07	0.00%
AXA Insurance (Canada)	2.00%	1-Nov-06	15-Dec-06	-3.40%
AXA Insurance (Canada)1	2.00%	1-Nov-06	15-Dec-06	0.00%
AXA Pacific Insurance Company	0.04%	1-Dec-06	1-Jan-07	-3.20%

[PAF Guidelines Project](#)
[Insurance Licensing Information](#)
[ARCTICS](#)
[Designated Assessment Centres (DACs)](#)

AXA Pacific Insurance Company1	0.04%	1-Dec-06	1-Jan-07	0.00%
Belair Insurance Company Inc.3	0.23%	30-Nov-06	24-Jan-07	0.00%
CAA Insurance Company (Ontario)	1.13%	15-Nov-06	1-Jan-07	-2.30%
Certas Direct Insurance Company3	1.29%	21-Jan-07	22-Mar-07	0.00%
Chubb Insurance Company of Canada1	0.52%	1-Nov-06	1-Feb-07	0.00%
COSECO Insurance Company1	1.20%	1-Jan-07	1-Mar-07	7.30%
Elite Insurance Company1	0.02%	1-Dec-06	1-Jan-07	0.00%
Farm Mutual Reinsurance Plan Inc.	1.61%	1-Feb-07	1-Feb-07	2.20%
Gore Mutual Insurance Company	0.89%	1-Jan-07	1-Jan-07	3.00%
Nordic Insurance Company of Canada, The3	1.34%	30-Nov-06	24-Jan-07	0.00%
Personal Insurance Company3	3.41%	21-Jan-07	22-Mar-07	0.00%
Pilot Insurance Company1	6.46%	1-Dec-06	1-Jan-07	0.00%
S & Y Insurance Company1	0.46%	1-Dec-06	1-Jan-07	0.00%
Scottish & York Insurance Company Limited1	1.56%	1-Dec-06	1-Jan-07	0.00%
Sovereign General Insurance Company1	0.00%	1-Feb-07	1-Feb-07	-3.90%
TD General Insurance Company	1.53%	15-Jan-07	15-Feb-07	-0.02%
TD General Insurance Company1	1.53%	15-Jan-07	15-Feb-07	0.00%
Traders General Insurance Company of Canada1	3.31%	1-Dec-06	1-Jan-07	0.00%
Western Assurance Company	0.90%	1-Feb-07	15-Mar-07	-0.83%

Total Market Share Represented: 28.51%
Weighted Average Rate Change: 0.16%

1. Implementation of CLEAR update.
2. Initial filing for new company
3. Rate change with no overall impact.

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