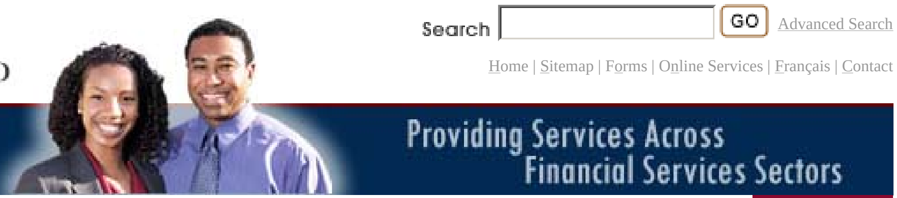

Auto Insurance Rates for the First Quarter of 2008

Rate applications approved during the first quarter of 2008 (January 1, 2008 to March 31, 2008) averaged +1.05%, based on the entire market.

The rate changes approved in 2004, 2005, 2006 and 2007 were -10.60%, -2.43%, -1.27% and +0.55%, respectively, for the entire market.

In the first quarter of 2008, for the 43.37% of the market that had rate changes approved, the average rate change was +2.42%, when weighted by market share.

The rate changes approved in the first quarter of 2008 become effective in the first quarter of 2008 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

January 1, 2008 – March 31, 2008

Insurer	2006 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Aviva Insurance Company of Canada**1**	0.52%	1-Jul-08	1-Jul-08	-0.60%
Belair Insurance Company Inc.**2**	0.18%	10-Apr-08	4-Jun-08	0.00%
Co-operators General Insurance Company	4.65%	21-Apr-08	21-Apr-08	-0.73%
Coachman Insurance Company	0.25%	1-Jun-08	1-Jun-08	5.10%
COSECO Insurance Company	1.31%	1-Apr-08	1-May-08	2.90%
Economical Mutual Insurance Company	5.76%	1-Mar-08	1-May-08	3.10%
Elite Insurance Company**1**	0.07%	1-Jun-08	1-Jun-08	0.10%
Farm Mutual Reinsurance Plan Inc.**2**	1.63%	1-Apr-08	1-Apr-08	0.00%
Gore Mutual Insurance Company	0.98%	1-Mar-08	1-May-08	-0.89%
Guarantee Company of North America	0.90%	1-Mar-08	1-Apr-08	-0.52%
ING Insurance Company of Canada	7.73%	15-Apr-08	15-Jun-08	2.02%
Nordic Insurance Company of Canada, The	1.80%	10-Apr-08	4-Jun-08	3.36%
Pembridge Insurance Company Limited	0.56%	1-Feb-08	15-Mar-08	6.00%

Personal Insurance Company	3.32%	4-Apr-08	5-Jun-08	6.04%
Pilot Insurance Company**1**	6.14%	1-Jul-08	1-Jul-08	3.20%
S & Y Insurance Company**1**	0.57%	1-Jul-08	1-Jul-08	0.00%
Scottish & York Insurance Company Limited**1**	1.62%	1-Jul-08	1-Jul-08	3.20%
Traders General Insurance Company of Canada**1**	3.31%	1-Jul-08	1-Jul-08	4.10%
Western Assurance Company	0.78%	1-Feb-08	20-Mar-08	4.81%
York Fire & Casualty Insurance Company**2**	1.29%	1-Sep-08	1-Sep-08	0.00%

Total Market Share Represented: 43.37%

Weighted Average Rate Change: 2.42%

1. Changes include implementation of 2007 CLEAR update.
2. Rate changes with no overall impact.

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