Auto Insurance Rates for the Second Quarter of 2008

Rate applications approved during the second quarter of 2008 (April 1, 2008 to June 30, 2008) averaged +1.10%, 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 second quarter of 2008, for the 44.38% of the market that had rate changes approved, the average rate change was +2.49%, when weighted by market share.

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

April 1, 2008 – June 30, 2008

Insurer	2007 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Allstate Insurance Company of Canada	3.04%	1-Jun-08	15-Jun-08	5.00%
Certas Direct Insurance Company**2**	1.04%	25-Apr-08	26-Jun-08	0.00%
Certas Home & Auto Insurance Company**1**	0.00%	08-Jun-08	n/a	0.00%
Co-operators General Insurance Company**2**	4.66%	13-Jul-08	13-Jul-08	0.00%
Commerce & Industry Insurance Company of Canada**1**	0.00%	15-Jul-08	n/a	0.00%
COSECO Insurance Company	1.52%	5-May-08	5-May-08	-0.21%
Dominion of Canada General Insurance Company, The	4.68%	20-Apr-08	15-Jun-08	2.55%
Echelon General Insurance Company	0.88%	1-Aug-08	15-Sep-08	4.50%
Farm Mutual Reinsurance Plan Inc.	1.73%	15-Sep-08	15-Sep-08	5.95%
Guarantee Company of North America, The	0.78%	1-May-08	1-Jun-08	1.66%
ING Novex Insurance Company of				

Canada	0.54%	1-Jul-08	1-Sep-08	-0.08%
Pembridge Insurance Company	0.65%	1-May-08	1-May-08	-1.00%
Primmum Insurance Company	1.47%	15-Sep-08	15-Oct-08	1.30%
RBC General Insurance Company	2.80%	1-Jul-08	15-Aug-08	3.75%
Royal & SunAlliance Insurance Company of Canada	1.66%	1-Aug-08	20-Sep-08	5.99%
Scottish & York Insurance Co. Limited	1.55%	1-Jul-08	1-Jul-08	-1.70%
Security National Insurance Company	5.66%	15-Sep-08	15-Oct-08	0.80%
State Farm Mutual Automobile Insurance Company	11.72%	4-Aug-08	4-Aug-08	3.80%

Total Market Share Represented: 44.38%
Weighted Average Rate Change: 2.49%

1. Introduction of a new rate program.
2. Rate changes with no overall impact.