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
Superindendent's and Commissioner's Guidelines
HCAI
PAF Guidelines Project
Insurance Licensing Information
ARCTICS
Designated Assessment Centres (DACs)

Auto Insurance Rates for the First Quarter of 2009

Rate applications approved during the first quarter of 2009 (January 1, 2009 to March 31, 2009) averaged +0.95%, based on the entire market.

In the first quarter of 2009, for the 30.91% of the market that had rate changes approved, the average rate change was +3.09%, when weighted by market share.

The rate changes approved in the first quarter of 2009 become effective in the first quarter of 2009 or later for renewal business.

The rate changes approved in 2004, 2005, 2006, 2007 and 2008 were -10.60%, -2.43%, -1.27%, +0.55% and +5.59%, respectively, for the entire market.

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, 2009 – March 31, 2009

Insurer	2007 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
AIG Commercial Insurance Company of Canada**1**	0.01%	1-Apr-09	15-Apr-09	0.00%
AXA Insurance (Canada)	1.92%	1-Mar-09	1-Mar-09	4.60%
AXA Pacific Insurance Company	0.04%	23-Feb-09	9-Apr-09	7.90%
Certas Direct Insurance Company**2**	1.04%	20-Mar-09	19-Mar-09	0.00%
Certas Home & Auto Insurance Company**2**	0.00%	20-Mar-09	19-May-09	0.00%
Chubb Insurance Company of Canada	0.55%	30-Mar-09	28-Jun-09	2.00%
Co-operators General Insurance Company	4.66%	18-May-09	18-May-09	3.42%
COSECO Insurance Company	1.52%	1-Apr-09	1-May-09	5.76%
Dominion of Canada General Insurance Company, The	4.68%	15-May-09	15-Jun-09	-0.82%
Gore Mutual Insurance Company	1.01%	15-Mar-09	1-Jun-09	6.65%
Guarantee Company of North America	0.78%	1-Feb-09	1-Mar-09	4.22%
Hartford Fire Insurance Company**1**	0.00%	1-Feb-09	1-Mar-09	0.00%
Motors Insurance Corporation	0.62%	4-Feb-09	31-Mar-09	2.70%

Optimum Insurance Company Inc.	0.17%	1-Apr-09	10-Apr-09	3.00%
Personal Insurance Company**2**	3.25%	20-Mar-09	19-May-09	0.00%
RBC General Insurance Company	2.80%	5-Apr-09	20-May-09	4.48%
Trafalgar Insurance Company of Canada	1.03%	1-May-09	1-Jun-09	4.50%
Unifund Assurance Company	3.21%	27-Feb-09	1-May-09	5.34%
Wawanesa Mutual Insurance Company, The	3.62%	1-Apr-09	1-Apr-09	4.94%

Total Market Share Represented: 30.91%

Weighted Average Rate Change: 3.09%

1. Implementation of CLEAR update.
2. Rate changes with no overall impact.

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