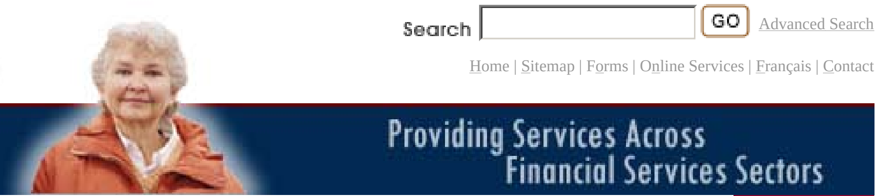

Consumer Information
Auto Accident Benefits
Auto Insurance Forms
How to Resolve an Insurance Complaint
Dispute Resolution Services
Motor Vehicle Accident Claims Fund (MVACF)
Educational Auto Rate Tutorial
Paralegals/SABS Representatives
Auto Quarterly Rate Approvals
Enforcement Activities
Property & 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 Second Quarter of 2009 [Bill 5]

Rate applications approved during the second quarter of 2009 (April 1, 2009 to June 30, 2009) averaged +3.20%, based on the entire market.

In the second quarter of 2009, for the 54.67% of the market that had rate changes approved, the average rate change was +5.86%, when weighted by market share.

The rate changes approved in the second quarter of 2009 become effective in the second 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

April 1, 2009 – June 30, 2009

Insurer	2008 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Allstate Insurance Company of Canada	2.91%	7-Jul-09	7-Sep-09	1.80%
Arch Insurance Company**1**	0.00%	1-May-09	n/a	0.00%
Aviva Insurance Company of Canada	0.39%	1-Jul-09	1-Jul-09	5.00%
Belair Insurance Company Inc.	0.12%	12-Jul-09	5-Sep-09	-0.47%
CAA Insurance Company (Ontario)	1.08%	29-Jun-09	15-Aug-09	12.10%
Certas Direct Insurance Company	1.08%	24-May-09	24-Jul-09	4.00%
Certas Home & Auto Insurance Company	0.00%	24-May-09	24-Jul-09	4.50%
COSECO Insurance Company	1.56%	1-Dec-09	1-Dec-09	10.40%
Dominion of Canada General Insurance Company, The	4.75%	15-May-09	15-Jun-09	5.36%
Economical Mutual Insurance Company	6.21%	1-Jul-09	15-Sep-09	6.73%
Elite Insurance Company	0.16%	1-Jul-09	1-Jul-09	4.50%
Intact Insurance Company	7.55%	22-Jun-09	8-Aug-09	5.51%

Lombard Insurance Company	1.03%	15-Jun-09	15-Jun-09	5.10%
Nordic Insurance Company of Canada, The	2.54%	12-Jul-09	5-Sep-09	6.71%
North Waterloo Farmers Mutual Insurance Company**2**	0.00%	1-Jul-09	1-Jul-09	5.78%
Novex Insurance Company	0.50%	8-Jun-09	25-Jun-09	5.81%
Personal Insurance Company, The	3.10%	24-May-09	24-Jul-09	8.00%
Pilot Insurance Company	4.89%	1-Sep-09	1-Sep-09	7.50%
Portage La Prairie Mutual Insurance Company	0.19%	1-Jun-09	1-Aug-09	6.10%
Primmum Insurance Company	1.46%	15-Aug-09	01-Sep-09	3.00%
S&Y Insurance Company	0.60%	1-Jul-09	01-Jul-09	3.90%
Scottish & York Insurance Company Limited	1.46%	1-Sep-09	1-Sep-09	10.00%
Security National Insurance Company	5.57%	15-Aug-09	1-Sep-09	3.00%
TD General Insurance Company	2.20%	1-Sep-09	15-Sep-09	10.00%
TD Home and Auto Insurance Company	1.54%	1-Sep-09	15-Sep-09	3.00%
Traders General Insurance Company of Canada	3.14%	1-Jul-09	1-Jul-09	5.00%
Waterloo Insurance Company	0.64%	1-Jul-09	15-Sep-09	3.02%

Total Market Share Represented: 54.67%
Weighted Average Rate Change: 5.86%

1. Introduction of a new rate program.
2. First filing independent of Farm Mutual Reinsurance Plan Inc.

Last Modified: 7/15/2009 9:28:22 AM

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Ontario