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 Third Quarter of 2009

Rate applications approved during the third quarter of 2009 (July 1, 2009 to September 30, 2009) averaged +2.13%, based on the entire market.

In the third quarter of 2009, for the 34.38% of the market that had rate changes approved, the average rate change was +6.2%, when weighted by market share.

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

July 1, 2009 – September 30, 2009

Insurer	2008 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
AXA Insurance (Canada)	2.39%	1-Sep-09	15-Oct-09	7.30%
AXA Pacific Insurance Company	0.15%	1-Sep-09	15-Oct-09	7.80%
Co-operators General Insurance Company	4.57%	23-Nov-09	23-Nov-09	4.98%
COSECO Insurance Company	1.56%	1-Dec-09	1-Dec-09	-1.07%
Echelon General Insurance Company	0.86%	15-Aug-09	15-Sep-09	6.36%
Farm Mutual Reinsurance Plan Inc. **1**	1.83%	1-Nov-09	1-Nov-09	8.17%
Federation Insurance Company of Canada	0.00%	20-Jul-09	20-Sep-09	-6.41%
Jevco Insurance Company **2**	0.00%	1-Oct-09	1-Oct-09	0.00%
Kingsway General Insurance Company **2**	1.39%	15-Jul-09	15-Aug-09	10.00%
Kingsway General Insurance Company **2**	1.39%	1-Nov-09	1-Dec-09	5.06%
Motors Insurance Corporation	0.56%	14-Sep-09	8-Nov-09	0.99%
Optimum Insurance Company Inc.	0.19%	1-Sep-09	6-Oct-09	5.21%
Pembridge Insurance Company Limited	0.71%	1-Sep-09	1-Nov-09	6.08%
Perth Insurance Company	1.26%	15-Jul-09	15-Sep-09	4.40%
Royal & SunAlliance Insurance Company	1.59%	1-Aug-09	20-Sep-09	4.93%
State Farm Mutual Automobile Insurance Company	12.46%	26-Oct-09	26-Oct-09	5.59%
Trafalgar Insurance Company	1.10%	15-Oct-09	15-Nov-09	6.16%
Wawanesa Mutual Insurance Company, The	3.76%	1-Nov-09	1-Nov-09	9.72%

Total Market Share Represented:	34.38%			
Weighted Average Rate Change:				6.20%

1. On behalf of the Ontario Mutuals.
2. Business transfer from Kingsway into Jevco.

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