Auto Insurance Rates for the Fourth Quarter of 2009

The Government has announced a number of automobile insurance reforms. These reforms will provide consumers with more choice and flexibility to purchase coverage that best meets their protection needs and budgets.

These reforms are in the process of being implemented and are not reflected in this quarter's rate approvals.

Rate applications approved during the fourth quarter of 2009 (October 1, 2009 to December 31, 2009) averaged +2.49%, based on the entire market.

In the fourth quarter of 2009, for the 55.48% of the market that had rate changes approved, the average rate change was +4.49%, when weighted by market share.

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

The rate changes approved in 2004, 2005, 2006, 2007, 2008 and 2009 were -10.60%, -2.43%, -1.27%, +0.55%, +5.59% and +8.77%, 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

October 1, 2009 – December 31, 2009

Insurer	2008 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Belair Insurance Company Inc.	0.12%	15-Oct-09	09-Dec-09	5.10%
Certas Direct Insurance Company	1.08%	27-Nov-09	26-Jan-10	2.01%
Certas Home & Auto Insurance Company	0.00%	27-Nov-09	26-Jan-10	2.15%
CUMIS General Insurance Company	0.26%	01-Dec-09	01-Dec-09	4.98%
Dominion of Canada General Insurance Company, The	4.75%	01-Nov-09	01-Dec-09	7.79%
Farm Mutual Reinsurance Plan Inc.**1, 2**	1.83%	01-Mar-10	01-Mar-10	0.00%

Farmer's Mutual Insurance Company (Lindsay)**1**	0.25%	01-Jan-10	01-Mar-10	0.00%
Farmer's Mutual Insurance Company (Lindsay)	0.25%	01-Jan-10	01-Jan-10	8.99%
Guarantee Company of North America, The**1**	0.74%	01-Feb-10	01-Mar-10	0.00%
Guarantee Company of North America, The	0.74%	15-Nov-09	01-Jan-10	4.01%
Intact Insurance Company	7.55%	27-Dec-09	27-Jan-10	3.75%
Nordic Insurance Company of Canada, The	2.54%	08-Oct-09	02-Dec-09	9.40%
North Waterloo Farmers Mutual Insurance Company**1**	0.00%	01-Mar-10	01-Mar-10	0.00%
North Waterloo Farmers Mutual Insurance Company	0.00%	01-Dec-09	01-Dec-09	5.54%
Pafco Insurance Company	0.41%	01-Jan-10	01-Mar-10	3.20%
Personal Insurance Company, The	3.10%	13-Nov-09	14-Jan-10	-0.03%
Primmum Insurance Company	1.46%	15-Jan-10	01-Feb-10	3.00%
RBC Insurance Company of Canada	0.16%	25-Oct-09	09-Dec-09	5.84%
Security National Insurance Company	5.57%	15-Jan-10	01-Feb-10	3.00%
State Farm Mutual Automobile Insurance Company**1**	12.46%	21-Dec-09	21-Dec-09	0.00%
TD General Insurance Company	2.20%	15-Jan-10	01-Feb-10	10.00%
TD Home and Auto Insurance Company	1.54%	15-Jan-10	01-Feb-10	3.00%
Traders General Insurance Company	3.14%	01-Mar-10	01-Mar-10	15.00%
Unifund Assurance Company	3.62%	02-Nov-09	01-Jan-10	9.29%
Waterloo Insurance Company	0.64%	01-Mar-10	01-Mar-10	3.38%
Western Assurance Company	0.80%	01-Mar-10	15-Apr-10	6.79%
York Fire & Casualty Insurance Company	0.89%	01-Jan-10	01-Mar-10	9.86%
Zenith Insurance Company	0.37%	15-Nov-09	01-Jan-10	10.00%

Total Market Share Represented: 55.48%

Weighted Average Rate Change: 4.49%

1. Implementation of CLEAR update.
2. On behalf of the Ontario Mutuals.

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