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Auto Insurance Rates for the First Quarter of 2010

The Government has passed regulations to enact automobile insurance reforms effective September 1, 2010. The reforms will provide consumers with more choice and flexibility to purchase coverage that best meets their protection needs and budgets.

All auto insurance companies are required to file new rates with FSCO in April that take into account these reforms. The impact of these reforms will be reflected in upcoming rate approvals.

Rate applications approved during the first quarter of 2010 (January 1, 2010 to March 31, 2010) averaged +5.37%, based on the entire market.

In the first quarter of 2010, for the 97.18% of the market that had rate changes approved, the average rate change was +5.53%, when weighted by market share.

The rate changes approved in the first quarter of 2010 become effective in the first quarter of 2010 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

January 1, 2010 – March 31, 2010

Insurer	2008 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Allstate Insurance Company of Canada ¹	2.91%	15-Feb-10	15-Apr-10	0.00%
Allstate Insurance Company of Canada	2.91%	15-Jan-10	15-Mar-10	-1.01%
Arch Insurance Company ¹	0.00%	01-Mar-10	15-Apr-10	0.00%

Designated
Assessment Centres
(DACs)

Aviva Insurance Company of Canada 1	0.39%	01-Apr-10	01-Apr-10	0.00%
Aviva Insurance Company of Canada	0.39%	22-Mar-10	22-Mar-10	14.00%
AXA Insurance (Canada) 1	2.39%	15-May-10	15-May-10	0.00%
AXA Pacific Insurance Company 1	0.15%	15-May-10	15-May-10	0.00%
Belair Insurance Company Inc. 1	0.12%	04-Mar-10	19-Apr-10	0.00%
Belair Insurance Company Inc.	0.12%	11-Mar-10	29-Apr-10	3.17%
CAA Insurance Company (Ontario) 1	1.08%	01-Apr-10	15-May-10	0.00%
CAA Insurance Company (Ontario)	1.08%	01-Jun-10	01-Jul-10	-0.04%
Certas Direct Insurance Company 2	1.08%	09-May-10	08-Jul-10	0.00%
Certas Home and Auto Insurance Company 2	0.00%	09-May-10	08-Jul-10	0.00%
Chartis Insurance Company of Canada 1	0.02%	15-Feb-10	15-Apr-10	0.00%
Chubb Insurance Company of Canada 1	0.52%	01-Feb-10	01-Mar-10	0.00%
Co-operators General Insurance Company 1	4.57%	15-Mar-10	15-Mar-10	0.00%
Co-operators General Insurance Company	4.57%	18-Apr-10	18-Apr-10	2.49%
Coachman Insurance Company 1	0.20%	01-May-10	01-May-10	0.00%
Coachman Insurance Company	0.20%	01-May-10	01-Mar-10	6.10%
COSECO Insurance Company 1	1.56%	31-Mar-10	31-Mar-10	0.00%
COSECO Insurance Company	1.56%	05-May-10	05-May-10	10.53%
CUMIS General Insurance Company 1	0.26%	01-Apr-10	01-Apr-10	0.00%
Dominion of Canada General Insurance Company, The 1	4.75%	01-Feb-10	01-Apr-10	0.00%
Dominion of Canada General Insurance Company, The 2	4.75%	15-Feb-10	15-Apr-10	0.00%
Dominion of Canada General Insurance Company, The	4.75%	01-Jun-10	01-Aug-10	0.18%
Echelon General Insurance Company 1	0.86%	01-Apr-10	15-May-10	0.00%
Echelon General Insurance Company	0.86%	01-Apr-10	15-May-10	4.16%
Economical Mutual Insurance Company 1	6.21%	01-Feb-10	15-Apr-10	0.00%
Economical Mutual Insurance Company	6.21%	01-Apr-10	15-Jun-10	3.90%
Elite Insurance Company	0.16%	22-Mar-10	22-Mar-10	9.50%
Elite Insurance Company 1	0.16%	01-Apr-10	01-Apr-10	0.00%
Federated Insurance Company of Canada 2	0.02%	01-Mar-10	01-Mar-10	0.00%
Federated Insurance Company of				

Canada 1	0.02%	01-May-10	01-May-10	0.00%
Federation Insurance Company of Canada 1	0.00%	15-Feb-10	15-Apr-10	0.00%
Gore Mutual Insurance Company	1.15%	01-Feb-10	01-Apr-10	6.00%
Gore Mutual Insurance Company 1	1.15%	15-Apr-10	15-Apr-10	0.00%
Hartford Fire Insurance Company 1	0.00%	15-Mar-10	15-Mar-10	0.00%
Intact Insurance Company 1	7.55%	01-May-10	01-Jun-10	0.00%
Intact Insurance Company	7.55%	01-May-10	01-Jun-10	0.60%
Jevco Insurance Company 1	1.57%	01-Mar-10	01-Apr-10	0.00%
Lombard General Insurance Company of Canada 1	0.11%	15-Feb-10	15-Mar-10	0.00%
Lombard General Insurance Company of Canada	0.11%	15-Feb-10	15-Mar-10	10.96%
Lombard Insurance Company	1.03%	15-Feb-10	15-Mar-10	5.19%
Lombard Insurance Company 1	1.03%	15-Feb-10	15-Mar-10	0.00%
Motors Insurance Corporation 1	0.56%	01-Feb-10	28-Mar-10	0.00%
Nordic Insurance Company of Canada, The	2.54%	11-Mar-10	29-Apr-10	7.36%
Nordic Insurance Company of Canada, The 1	2.54%	04-Mar-10	19-Apr-10	0.00%
Novex Insurance Company 1	0.50%	01-May-10	01-Jun-10	0.00%
Novex Insurance Company	0.50%	01-May-10	01-Jun-10	2.10%
Optimum Insurance Company Inc. 1	0.19%	01-Feb-10	10-Apr-10	0.00%
Optimum Insurance Company Inc.	0.19%	23-Feb-10	10-Apr-10	4.73%
Pafco Insurance Company 1	0.41%	15-Feb-10	15-Apr-10	0.00%
Pembridge Insurance Company 1	0.71%	15-Feb-10	15-Apr-10	0.00%
Pembridge Insurance Company 2	0.71%	20-Mar-10	20-May-10	0.00%
Personal Insurance Company, The 2	3.10%	09-May-10	08-Jul-10	0.00%
Perth Insurance Company 1	1.26%	01-Feb-10	15-Apr-10	0.00%
Perth Insurance Company	1.26%	01-Apr-10	15-Jun-10	9.70%
Pilot Insurance Company 1	4.89%	01-Apr-10	01-Apr-10	0.00%
Pilot Insurance Company	4.89%	22-Mar-10	22-Mar-10	18.50%
Portage La Prairie Mutual Insurance Company 2	0.19%	01-May-10	01-Jun-10	0.00%
Portage La Prairie Mutual Insurance Company 1	0.19%	01-May-10	01-Jun-10	0.00%
Primum Insurance Company 1	1.46%	16-Feb-10	16-Apr-10	0.00%
Primum Insurance Company	1.46%	01-Sep-10	01-Sep-10	10.84%
RBC General Insurance Company	2.80%	08-Feb-10	25-Mar-10	5.43%
RBC General Insurance Company 1	2.80%	08-Feb-10	25-Mar-10	0.00%
RBC General Insurance Company	2.80%	20-May-10	20-May-10	0.62%
RBC Insurance Company of Canada 1	0.16%	24-Jan-10	10-Mar-10	0.00%

Royal & SunAlliance Insurance Company of Canada ¹	1.59%	01-Apr-10	22-May-10	0.00%
S & Y Insurance Company	0.60%	22-Mar-10	22-Mar-10	8.60%
S & Y Insurance Company ¹	0.60%	01-Apr-10	01-Apr-10	0.00%
Scottish & York Insurance Co. Limited	1.46%	22-Mar-10	22-Mar-10	20.10%
Scottish & York Insurance Co. Limited ¹	1.46%	01-Apr-10	01-Apr-10	0.00%
Security National Insurance Company ¹	5.57%	16-Feb-10	16-Apr-10	0.00%
Security National Insurance Company	5.57%	01-Sep-10	01-Sep-10	7.80%
Sovereign General Insurance Company, The ¹	0.00%	01-May-10	01-May-10	0.00%
Sovereign General Insurance Company, The	0.00%	01-May-10	01-May-10	11.16%
State Farm Mutual Automobile Insurance Company	12.46%	15-Mar-10	26-Apr-10	7.24%
TD General Insurance Company ¹	2.20%	16-Feb-10	16-Apr-10	0.00%
TD General Insurance Company	2.20%	01-Sep-10	01-Sep-10	27.30%
TD Home and Auto Insurance Company ¹	1.54%	16-Feb-10	16-Apr-10	0.00%
TD Home and Auto Insurance Company	1.54%	01-Sep-10	01-Sep-10	13.30%
Traders General Insurance Company ¹	3.14%	01-Apr-10	01-Apr-10	0.00%
Trafalgar Insurance Company of Canada	1.10%	15-Jan-10	01-Mar-10	9.42%
Trafalgar Insurance Company of Canada ¹	1.10%	01-Mar-10	01-Mar-10	0.00%
Unifund Assurance Company	3.62%	01-May-10	01-May-10	2.27%
Waterloo Insurance Company	0.64%	01-Jun-10	15-Aug-10	-0.10%
Waterloo Insurance Company ¹	0.64%	01-Jun-10	15-Aug-10	0.00%
Wawanesa Mutual Insurance Company, The	3.76%	01-May-10	01-May-10	8.98%
Wawanesa Mutual Insurance Company, The ¹	3.76%	01-Apr-10	01-Apr-10	0.00%
Western Assurance Company ¹	0.80%	01-Apr-10	22-May-10	0.00%
York Fire and Casualty Insurance Company ¹	0.89%	01-Mar-10	01-Apr-10	0.00%
Zenith Insurance Company ¹	0.37%	15-Feb-10	15-Mar-10	0.00%
Zurich Insurance Company ¹	0.01%	01-Feb-10	01-Apr-10	0.00%

Total Market Share Represented: 97.18%

Weighted Average Rate Change: 5.53%

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

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