Auto Insurance Rates for the Second 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 were required to file new rates with FSCO in April that took into account these reforms. These filings have now been approved and the following table reflects the changes to auto rates approved in the second quarter of 2010 and effective September 1, 2010.

Rate applications approved during the second quarter of 2010 (April 1, 2010 to June 30, 2010) averaged -1.03%, based on the entire market.

In the second quarter of 2010, for the 100% of the market that had rate changes approved, the average rate change was -1.03%, when weighted by market share.

The rate changes approved in the second quarter of 2010 become effective in the third quarter of 2010.

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

April 1, 2010 to June 30, 2010

Insurer	2009 Market Share	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change	Notes
Allstate Insurance Company of Canada	2.87%	01-Sep-10	01-Sep-10	-2.01%	1
Arch Insurance Company	0.00%	01-Sep-10	01-Sep-10	0.00%	1
Aviva Insurance					1

ARCTICS

Designated Assessment Centres (DACs)

Company of Canada	1.46%	01-Sep-10	01-Sep-10	-2.34%	
AXA Insurance (Canada)	2.65%	01-Sep-10	01-Sep-10	-0.03%	1
AXA Pacific Insurance Company	0.26%	01-Sep-10	01-Sep-10	0.00%	1
Belair Insurance Company Inc.	0.11%	01-Sep-10	01-Sep-10	-2.57%	1
CAA Insurance Company (Ontario)	1.05%	01-Sep-10	01-Sep-10	-0.64%	1
Certas Direct Insurance Company	1.07%	01-Sep-10	01-Sep-10	0.00%	1
Certas Home & Auto Insurance Company	0.01%	01-Sep-10	01-Sep-10	-0.02%	1
Chartis Insurance Company of Canada	0.03%	01-Sep-10	01-Sep-10	-0.03%	1
Chubb Insurance Company of Canada	0.51%	01-Sep-10	01-Sep-10	-0.09%	1
Coachman Insurance Company	0.24%	01-Sep-10	01-Sep-10	-5.83%	1
Co-operators General Insurance Company	4.49%	01-Sep-10	01-Sep-10	-0.04%	1
COSECO Insurance Company	1.47%	01-Sep-10	01-Sep-10	-1.98%	1
CUMIS General Insurance Company	0.27%	01-Sep-10	01-Sep-10	0.00%	1
Dominion of Canada General Insurance Company, The	5.15%	01-Sep-10	01-Sep-10	0.00%	1
Echelon General Insurance Company	0.88%	01-Sep-10	01-Sep-10	-7.24%	1
Economical Mutual Insurance Company	4.96%	01-Sep-10	01-Sep-10	-0.42%	1
Elite Insurance Company	2.04%	01-Sep-10	01-Sep-10	-3.14%	1
Farm Mutual Reinsurance Plan Inc.	1.80%	01-Sep-10	01-Sep-10	-1.76%	1,2
Farmers' Mutual Insurance Company (Lindsay)	0.28%	01-Sep-10	01-Sep-10	-2.86%	1
Federated Insurance Company of Canada	0.02%	01-Sep-10	01-Sep-10	-6.37%	1
Federation Insurance Company of Canada	0.02%	01-Sep-10	01-Sep-10	0.00%	1
Gore Mutual Insurance Company	1.32%	01-Sep-10	01-Sep-10	-3.12%	1
Guarantee Company of North America, The	0.72%	01-Sep-10	01-Sep-10	-2.79%	1
Hartford Fire Insurance Company	0.00%	01-Sep-10	01-Sep-10	-0.14%	1
Intact Insurance Company	7.33%	01-Sep-10	01-Sep-10	0.00%	1
Jevco Insurance Company	1.34%	01-Sep-10	01-Sep-10	0.00%	1
Lombard General					

Insurance Company of Canada	0.07%	01-Sep-10	01-Sep-10	-0.01%	1
Lombard Insurance Company	1.00%	01-Sep-10	01-Sep-10	-0.05%	1
Motors Insurance Corporation	0.53%	01-Sep-10	01-Sep-10	-6.49%	1
Nordic Insurance Company of Canada, The	2.89%	01-Sep-10	01-Sep-10	0.00%	1
North Waterloo Farmers Mutual Insurance Company	0.12%	01-Sep-10	01-Sep-10	-3.35%	1
Novex Insurance Company	0.51%	01-Sep-10	01-Sep-10	0.00%	1
Optimum Insurance Company Inc.	0.23%	01-Sep-10	01-Sep-10	0.00%	1
Pafco Insurance Company	0.37%	01-Sep-10	01-Sep-10	-2.25%	1
Pembridge Insurance Company	0.63%	01-Sep-10	01-Sep-10	-3.85%	1
Personal Insurance Company, The	2.96%	01-Sep-10	01-Sep-10	0.00%	1
Perth Insurance Company	1.14%	01-Sep-10	01-Sep-10	0.00%	1
Pilot Insurance Company	1.21%	01-Sep-10	01-Sep-10	0.00%	1
Portage La Prairie Mutual Insurance Company	0.22%	01-Sep-10	01-Sep-10	-0.01%	1
Primmum Insurance Company	1.55%	01-Sep-10	01-Sep-10	-5.55%	1
RBC General Insurance Company	2.72%	01-Sep-10	01-Sep-10	0.00%	1
RBC Insurance Company of Canada	0.67%	01-Sep-10	01-Sep-10	0.00%	1
Royal & SunAlliance Insurance Company of Canada	1.47%	01-Sep-10	01-Sep-10	0.00%	1
S & Y Insurance Company	0.60%	01-Sep-10	01-Sep-10	-0.04%	1
Scottish & York Insurance Co. Limited	1.14%	01-Sep-10	01-Sep-10	-8.07%	1
Security National Insurance Company	5.68%	01-Sep-10	01-Sep-10	-6.47%	1
Sovereign General Insurance Company	0.00%	01-Sep-10	01-Sep-10	-2.31%	1
State Farm Mutual Automobile Insurance Company	13.01%	01-Sep-10	01-Sep-10	0.00%	1
TD General Insurance Company	2.48%	01-Sep-10	01-Sep-10	-0.18%	1
TD Home and Auto Insurance Company	1.42%	01-Sep-10	01-Sep-10	-0.71%	1
Traders General Insurance Company	2.94%	01-Sep-10	01-Sep-10	0.00%	1

Trafalgar Insurance Company of Canada	1.34%	01-Sep-10	01-Sep-10	0.00%	1
Unifund Assurance Company	3.86%	01-Sep-10	01-Sep-10	0.00%	1
Waterloo Insurance Company	0.70%	01-Sep-10	01-Sep-10	-0.59%	1
Wawanesa Mutual Insurance Company, The	4.01%	01-Sep-10	01-Sep-10	0.00%	1
Western Assurance Company	0.89%	01-Sep-10	01-Sep-10	0.00%	1
York Fire & Casualty Insurance Company	0.88%	01-Sep-10	01-Sep-10	0.00%	1
Zenith Insurance Company	0.40%	01-Sep-10	01-Sep-10	-0.03%	1
Zurich Insurance Company	0.01%	01-Sep-10	01-Sep-10	-0.01%	1

Total Market Share Represented: 100%

Weighted Average Rate Change: -1.03%

Notes:

1. Auto Reform Filings
2. On behalf of Ontario Mutuals

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