

Auto Insurance Rates for First Quarter 2001

Ontario private passenger auto insurance rates rose during the quarter ending March 31, 2001.

The rates approved during the first quarter of 2001 indicate an increase of 4.44 per cent when weighted by market share.

The last increase (3.92 per cent) occurred during the quarter ending December 31, 2000.

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 that they charge are balanced with their ability to meet their future claims costs.

ONTARIO PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE FILINGS APPROVED

January 1, 2001 to March 31, 2001

Company	Market Share (1999)	Effective New Business Date	Effective Renewal Business Date	Approved Rate Change
Axa Insurance (Canada)	2.18%	15-Mar-01	15-Mar-01	3.50%
AXA Pacific Insurance Company	0.00%	15-Mar-01	15-Mar-01	3.50%
Canada Life Casualty Insurance Company	0.99%	01-Jul-01	01-Aug-01	5.00%
CGU Insurance Company of Canada	3.95%	01-Apr-01	01-Jun-01	5.50%
Chieftain Insurance Company	0.00%	01-Feb-01	01-Apr-01	4.90%
Citadel General Assurance Company	0.65%	15-Feb-01	01-Apr-01	2.20%
Coachman Insurance Company	0.45%	01-Feb-01	05-Mar-01	8.30%
Coseco Insurance	2.48%	01-Feb-01	01-Apr-01	12.80%

Company				
Coseco Insurance Company (Group) (1)	2.48%	01-Apr-01	01-Jun-01	0.00%
CUMIS General Insurance Company	0.15%	01-Apr-01	01-Jun-01	7.00%
Echelon General Insurance Company (3)	0.27%	07-May-01	07-May-01	17.40%
Federated Insurance Company of Canada	0.03%	01-May-01	01-May-01	4.80%
Gore Mutual Company	0.74%	01-Apr-01	01-Jun-01	5.00%
Guarantee Company of North America	0.53%	01-Apr-01	01-May-01	4.20%
Halifax Insurance Company, The	4.70%	01-Mar-01	01-Apr-01	2.94%
ING Wellington Insurance Company	0.00%	01-Mar-01	01-Apr-01	2.73%
Liberty Mutual Insurance Group	3.88%	19-Feb-01	04-Apr-01	8.00%
Lombard Insurance Company	1.56%	01-Apr-01	01-Jun-01	-0.26%
Markham General Insurance Company	0.00%	01-May-01	15-Jun-01	2.10%
Optimum Frontier Insurance Company	0.69%	01-Apr-01	18-May-01	5.02%
Peopleplus Insurance Company	0.29%	01-Mar-01	01-May-01	4.64%
Personal Direct Insurance Company	2.47%	13-Mar-01	02-Apr-01	10.40%
Perth Insurance Company	0.33%	15-Mar-01	01-May-01	4.70%
Royal & Sun Alliance Insurance Company	5.03%	01-Apr-01	01-Jul-01	-0.10%
Scottish & York Insurance Company Limited	1.15%	01-Feb-01	01-Apr-01	12.00%
Security National Insurance Company (1)	2.34%	01-Apr-01	01-May-01	0.00%
Security National Insurance Company	2.34%	01-Jul-01	01-Aug-01	1.80%
Sherway Insurance Company Limited (2)	0.00%	15-Feb-01	n/a	0.00%
Trafalgar Insurance Company	1.64%	01-Apr-01	01-Jun-01	1.28%
Unifund Assurance Company	1.53%	19-Mar-01	01-May-01	2.80%
Wawanesa Mutual	2.72%	15-May-01	15-May-01	0.00%

Insurance Company, The (1)				
York Fire & Casualty Insurance Company	0.70%	01-Apr-01	01-Apr-01	-0.10%
Total Market Share	41.34%			

- (1) Rate changes with no overall impact
- (2) Introduction of new rate program
- (3) Company re-organization