

Summary

Automobile Insurance Rate Board Applications 4th Quarter 2011

<u>Company Name</u>	<u>Application Details</u>	<u>Decision Date</u>	<u>Decision</u>	<u>Renewal Business Date</u>	<u>New Business Date</u>
Alberta Motor Association Insurance Company	<u>Section 6 Application</u> Private passenger – revisions with estimated impact of +10.4% on premium level for basic coverage.	October 28, 2011	Partially Approved	February 7, 2012	December 19, 2011
Dominion of Canada General Insurance Company	<u>Section 19 Application</u> Commercial and Commercial miscellaneous classes – revisions with estimated impact on premium level for third party liability and accident benefits of -6.5% for commercial vehicles, -0.1% for interurban vehicles and 0.0% for public transportation vehicles.	October 28, 2011	Approved	January 15, 2012	December 15, 2011
Economical Mutual Insurance Company	<u>Section 19 Application</u> Garage risks – revamp rating program with estimated 0.0% impact on premium level for third party liability and accident benefits coverage.	October 28, 2011	Approved	December 1, 2011	November 1, 2011
Intact Insurance Company	<u>Section 19 Application</u> Commercial vehicles – revise rating for class 48 (petroleum and crude products) for third party liability.	September 23, 2011	Approved	January 1, 2012	November 1, 2011
Intact Insurance Company	<u>Section 19 Application</u> Commercial miscellaneous class of interurban vehicles – estimated 31.8% decrease in premium level for third party liability and accident benefits.	September 23, 2011	Approved	January 1, 2012	November 1, 2011
Peace Hills General Insurance Company	<u>Section 19 Application</u> Commercial vehicles – revise qualifying criteria for driving records with estimated impact of 0.0% on third party liability premium level.	July 15, 2011	Approved	October 1, 2011	October 1, 2011
Primum Insurance Company	<u>Section 19 Application</u> Private passenger miscellaneous classes – introduction of new algorithm and harmonize with estimated impact on premium level for third party liability and accident benefits of -8.1% for mopeds and motorcycles, +8.6% for all terrain vehicles and +30.2% for snow vehicles.	March 7, 2011	Partially Approved	November 30, 2011	November 30, 2011

Security National Insurance Company/Primum Insurance Company/TD Home and Auto Insurance Company	<u>Section 6 Application</u> Private passenger – introduction of new algorithm with estimated -0.2% impact on premium level for basic coverage.	March 7, 2011	Partially Approved	November 30, 2011	November 30, 2011
Security National Insurance Company	<u>Section 19 Application</u> Private passenger miscellaneous classes – introduction of new algorithm and harmonize with estimated impact on premium level for third party liability and accident benefits of +28.7% for mopeds and motorcycles, -7.2% for all terrain vehicles and -5.1% for snow vehicles.	March 7, 2011	Partially Approved	November 30, 2011	November 30, 2011
TD Home and Auto Insurance Company	<u>Section 19 Application</u> Private passenger miscellaneous classes – introduction of new algorithm and harmonize with estimated impact on premium level for third party liability and accident benefits of -9.6% for mopeds and motorcycles, +19.5% for all terrain vehicles and -3.2% for snow vehicles.	March 7, 2011	Partially Approved	November 30, 2011	November 30, 2011
Wawanesa Mutual Insurance Company	<u>Section 19 Application</u> Commercial vehicles – redistribution of premium for third party liability coverage.	September 23, 2011	Approved	December 1, 2011	December 1, 2011
XL Insurance Company Limited	<u>Section 6 Application</u> Private passenger – adopt 2011 IAO rating program for third party liability and accident benefits coverage for estimated impact of -15.6% and revise accident and conviction surcharge rule.	September 23, 2011	Partially Approved	October 1, 2011	October 1, 2011
XL Insurance Company Limited	<u>Section 19 Application</u> Commercial, commercial miscellaneous classes of interurban vehicles, public transportation and private passenger miscellaneous classes of motorcycles, all terrain vehicles, snow vehicles, motor homes, campers and trailers – adopt 2011 IAO rating programs.	September 23, 2011	Approved	October 1, 2011	October 1, 2011

Automobile Insurance Rate Board Notices
4th Quarter 2011

<u>Company Name</u>	<u>Proposed Change</u>	<u>Details</u>	<u>Renewal Business Date</u>	<u>New Business Date</u>
Allstate Insurance Company of Canada	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Revisions to Gold and Platinum discounts for estimated impact of +1.6% on premium level for additional coverage.	December 1, 2011	October 15, 2011
Facility Association	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Update VIC CLEAR rate group tables for estimated impact of +4.3% on premium level for additional coverage.	November 1, 2011	November 1, 2011
Intact Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Offset Adjustment</u> Revise base premiums and relativities for estimated -0.1% impact on premium level for basic coverage. <u>Notice of Changes in Additional Coverage</u> Revise relativities, discounts and SEFs for estimated impact of -3.8% on premium level for additional coverage.	November 15, 2011	November 15, 2011
Jevco Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Update VIC CLEAR rate group tables for estimated impact of +0.3% on premium level for additional coverage.	November 1, 2011	November 1, 2011
Novex Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Offset Adjustment</u> Revise base premiums and relativities for estimated -0.2% impact on premium level for basic coverage. <u>Notice of Changes in Additional Coverage</u> Revise relativities, discounts and SEFs for estimated impact of -4.7% on premium level for additional coverage.	November 15, 2011	November 15, 2011

<p>Optimum West Insurance Company</p>	<p>Revise existing underwriting and rating procedures for private passenger vehicles</p>	<p><u>Notice of Offset Adjustment</u> Revise multi-vehicle discount, minor conviction surcharge and driving record qualifying criteria for estimated -0.9% impact on premium level for basic coverage.</p> <p><u>Notice of Changes in Additional Coverage</u> Revise base premiums, various discounts, minor conviction surcharge, driving record qualifying criteria and update VIC CLEAR tables for estimated impact of +7.6% on premium level for additional coverage.</p>	<p>January 1, 2012</p>	<p>December 1, 2011</p>
<p>SGI Canada Insurance Service Ltd.</p>	<p>Revise existing underwriting and rating procedures for private passenger vehicles</p>	<p><u>Notice of Changes in Additional Coverage</u> Update VIC CLEAR rate group tables for estimated impact of +1.6% on premium level for additional coverage.</p>		