

Automobile Insurance Rate Board Filings 1st Quarter 2018

(Filings with effective dates between January 1, 2018 and March 31, 2018)

The approved rate change reflects the total change in premiums collected by the insurer for all drivers that they insure. For basic coverage it includes third party liability and accident benefits coverage and for additional coverage it includes collision, all perils, comprehensive, specified perils coverage and underinsured motorist coverage.

The approved rate change does not reflect how an individual's insurance premium may change as a result of the insurer's rate filing, but reflects the average rate change for all policyholders who are insured with the insurer.

Driver premiums are calculated based on many different factors (e.g. number of years driving, claims, traffic convictions, territory in which you live, type of vehicle or coverage, etc.). Each of these factors may be adjusted up or down, as such; the change in premiums for individual drivers may vary as a result of an approved change to factors. For example, an insurer was approved for a 5% increase in basic coverage; an adjustment was made to territories; Calgary -2%, Edmonton +2%, Red Deer +6%, etc. For this rate change, drivers in Calgary would see their premium change by less than the 5% average and other territories would see their premium increase by greater than the 5% average.

Private Passenger Vehicles					
Company Name	Approved Rate Change	Full or Simplified	Alberta Market Share	New Business Date	Renewal Business Date
Security National Insurance Company	+2.8% (Basic) +2.6% (Additional) +2.7% (Total)	S	11.40%	January 1, 2018	January 1, 2018
Primum Insurance Company	+2.2% (Basic) +3.8% (Additional) +2.8% (Total)	S	4.04%	January 1, 2018	January 1, 2018
TD Home and Auto Insurance Company	+3.0% (Basic) +2.9% (Additional) +3.0% (Total)	S	0.41%	January 1, 2018	January 1, 2018
Royal & Sun Alliance Insurance Company of Canada	+7.4% (Basic) +3.9% (Additional) +6.0% (Total)	S	0.81%	January 1, 2018	March 1, 2018
Certas Home and Auto Insurance Company	+3.4% (Basic) 0.0% (Additional) +2.4% (Total)	S	4.79%	January 26, 2018	March 27, 2018
Peace Hills General Insurance Company	+9.3% (Basic) -0.7% (Additional) +5.0% (Total)	F	1.65%	February 1, 2018	February 1, 2018
S&Y Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.00%	February 1, 2018	February 1, 2018
Canadian Farm Insurance Corp.	N/A (Basic) N/A (Additional) +2.1% (Total)	S	0.00%	February 1, 2018	March 1, 2018
The Personal Insurance Company	+8.6% (Basic) 0.0% (Additional) +5.0% (Total)	F	3.06%	February 2, 2018	April 3, 2018
Certas Direct Insurance Company	+7.1% (Basic) 0.0% (Additional) +5.0% (Total)	F	0.64%	February 2, 2018	April 3, 2018

Belair Insurance Company Inc.	+1.5% (Basic) +1.5% (Additional) +1.5% (Total)	F	1.83%	February 4, 2018	March 31, 2018
Belair Insurance Company Inc.	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	1.83%	February 14, 2018	March 31, 2018
SGI Canada Insurance Services Limited	+5.4% (Basic) +4.5% (Additional) +5.0% (Total)	F	1.42%	February 15, 2018	February 15, 2018
Allstate Insurance Company of Canada	+6.4% (Basic) +2.8% (Additional) +5.0% (Total)	F	2.55%	February 15, 2018	February 15, 2018
Aviva General Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	1.80%	February 15, 2018	February 15, 2018
Allstate Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.55%	February 15, 2018	February 15, 2018
Facility Association	+4.5% (Basic) +6.0% (Additional) +4.7% (Total)	F	0.23%	March 1, 2018	March 1, 2018
The Dominion of Canada General Insurance Company	+5.0% (Basic) -0.5% (Additional) +2.3% (Total)	F	1.84%	March 15, 2018	April 1, 2018
Pembridge Insurance Company	+6.0% (Basic) +6.1% (Additional) +6.0% (Total)	S	0.37%	March 15, 2018	April 15, 2018
Certas Home and Auto Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.79%	March 18, 2018	May 18, 2018
Certas Direct Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.64%	March 18, 2018	May 18, 2018
The Personal Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	3.06%	March 18, 2018	May 18, 2018

Commercial and Interurban Vehicles					
Company Name	Approved Rate Change	Full or Simplified	Alberta Market Share	New Business Date	Renewal Business Date
The Guarantee Company of North America	0.0% (Basic) -5.1% (Additional) -2.0% (Total)	S(COMM)	0.04%	January 1, 2018	January 1, 2018
Certas Home and Auto Insurance Company	+12.2% (Basic) +6.0% (Additional) +10.0% (Total)	F(COMM)	0.44%	January 12, 2018	March 12, 2018
Facility Association	+2.0% (Basic) +17.3% (Additional) +8.9% (Total)	F(COMM)	3.87%	March 1, 2018	March 1, 2018
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S(COMM)	28.65%	March 25, 2018	April 25, 2018

Miscellaneous Vehicles

Company Name	Category	Approved Rate Change	Full or Simplified	New Business Date	Renewal Business Date
COSECO Insurance Company	Motorcycle	-16.4% (Basic) -41.1% (Additional) -23.7% (Total)	S	January 1, 2018	February 1, 2018
CUMIS General Insurance Company	Motorcycle	+19.9% (Basic) -50.0% (Additional) -29.3% (Total)	S	January 1, 2018	February 1, 2018
Co-operators General Insurance Company	Motorcycle	+3.8% (Basic) -8.0% (Additional) -5.0% (Total)	F	February 14, 2018	March 168, 2018
Facility Association	ATV	+2.4% (Basic) +26.0% (Additional) +14.5% (Total)	F	March 1, 2018	March 1, 2018
Facility Association	Taxi	+5.4% (Basic) -4.5% (Additional) +4.1% (Total)	F	March 1, 2018	March 1, 2018
Intact Insurance Company	Taxi	+31.2% (Basic) -7.0% (Additional) +22.4% (Total)	F	March 15, 2018	April 1, 2018