

Automobile Insurance Rate Board Filings 4th Quarter 2017

(Filings with effective dates between October 1, 2017 and December 31, 2017)

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
Unifund Assurance Company	+7.4% (Basic) +3.4% (Additional) +5.5% (Total)	S	4.4%	October 1, 2017	December 1, 2017
Certas Home and Auto Insurance Company	+0.7% (Total)	S	4.8%	October 20, 2017	December 19, 2017
Certas Direct Insurance Company	+1.2% (Total)	S	0.6%	October 20, 2017	December 19, 2017
The Personal Insurance Company	+2.3% (Total)	S	3.1%	October 20, 2017	December 19, 2017
Aviva Insurance Company of Canada	+6.8% (Basic) +5.1% (Additional) +6.0% (Total)	S	5.3%	November 1, 2017	November 1, 2017
Traders General Insurance Company	+7.1% (Basic) +4.9% (Additional) +6.0% (Total)	S	1.3%	November 1, 2017	November 1, 2017
Chubb Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.1%	November 1, 2017	February 1, 2018
Co-operators General Insurance Company	+12.7% (Basic) +5.8% (Additional) +9.7% (Total)	F	6.6%	November 15, 2017	December 15, 2017
Intact Insurance Company	0.0% (Basic) -5.5% (Additional) -2.1% (Total)	S	18.4%	November 22, 2017	December 22, 2017
Novex Insurance Company	0.0% (Basic) -8.9% (Additional) -3.9% (Total)	S	2.2%	November 22, 2017	December 22, 2017

Co-operators General Insurance Company	+0.3%(Total)	S	6.6%	December 6, 2017	January 5, 2018
Intact Insurance Company	+0.7% (Basic) +1.5% (Additional) +1.0% (Total)	S	18.4%	December 30, 2017	January 30, 2018
Novex Insurance Company	+0.3% (Basic) +1.6% (Additional) +0.9% (Total)	S	2.2%	December 30, 2017	January 30, 2018

Commercial Vehicles

Company Name	Approved Rate Change	Full or Simplified	Alberta Market Share	New Business Date	Renewal Business Date
Royal & SunAlliance Insurance Company of Canada	+6.5% (Basic) -4.4% (Additional) 0.0% (Total)	S (COMM)	6.3%	October 18, 2017	December 18, 2017
Royal & SunAlliance Insurance Company of Canada	-13.5% (Basic) -8.1% (Additional) -10.0% (Total)	S (IU)	6.3%	October 18, 2017	December 18, 2017
Certas Home and Auto Insurance Company	+0.4%(Total)	S	0.4%	October 20, 2017	December 19, 2017
Alberta Motor Association Insurance Company	0.0% (Basic) +1.6% (Additional) +0.8% (Total)	S	1.7%	December 1, 2017	January 1, 2018