

Automobile Insurance Rate Board Filings 2nd Quarter 2018

(Filings with effective dates between April 1, 2018 and June 30, 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
Certas Home and Auto Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.79%	April 13, 2018	April 13, 2018
Certas Direct Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.64%	April 13, 2018	April 13, 2018
The Personal Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	3.06%	April 13, 2018	April 13, 2018
COSECO Insurance Company	+4.4% (Basic) +5.8% (Additional) +5.0% (Total)	F	0.71%	May 1, 2018	June 1, 2018
Aviva General Insurance Company	+6.0% (Basic) +3.6% (Additional) +5.0% (Total)	F	1.80%	May 1, 2018	May 1, 2018
The Wawanesa Mutual Insurance Company	+10.7% (Basic) -1.9% (Additional) +5.0% (Total)	F	12.66%	May 1, 2018	May 1, 2018
Belair Insurance Company Inc.	+3.3% (Basic) +3.9% (Additional) +3.5% (Total)	F	1.83%	May 10, 2018	June 21, 2018
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	18.37%	May 11, 2018	May 11, 2018
Novex Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	2.22%	May 11, 2018	May 11, 2018
Intact Insurance Company	+3.6% (Basic) +4.5% (Additional) +4.0% (Total)	S	18.37%	May 11, 2018	May 11, 2018

Novex Insurance Company	+5.8% (Basic) +1.6% (Additional) +4.0% (Total)	S	2.22%	May 11, 2018	May 11, 2018
Intact Insurance Company	-0.2% (Basic) -0.3% (Additional) -0.2% (Total)	S	18.37%	May 14, 2018	July 13, 2018
Novex Insurance Company	-0.2% (Basic) -0.3% (Additional) -0.2% (Total)	S	2.22%	May 14, 2018	July 13, 2018
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	18.37%	June 1, 2018	June 1, 2018
Novex Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.22%	June 1, 2018	June 1, 2018
Continental Casualty Company	+3.2% (Basic) +2.8% (Additional) +3.0% (Total)	F	0.00%	June 1, 2018	June 1, 2018
Primum Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.04%	June 1, 2018	June 1, 2018
TD Home and Auto Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.41%	June 1, 2018	June 1, 2018
Alberta Motor Association Insurance Company	0.0% (Basic) -0.2% (Additional) -0.1% (Total)	S	6.73%	June 1, 2018	June 1, 2018

Commercial (COMM) and Interurban (UI) Vehicles					
Company Name	Approved Rate Change	Full or Simplified	Alberta Market Share	New Business Date	Renewal Business Date
SGI Canada Insurance Services Limited (COMM)	+9.0% (Basic) +9.3% (Additional) +9.1% (Total)	F	3.17%	May 1, 2018	May 1, 2018
SGI Canada Insurance Services Limited (IU)	+7.3% (Basic) +0.5% (Additional) +4.0% (Total)	F	N/A	May 1, 2018	May 1, 2018
Continental Casualty Company (COMM)	+0.9% (Basic) +5.3% (Additional) +3.2% (Total)	F	0.00%	June 1, 2018	June 1, 2018
Continental Casualty Company (IU)	+7.1% (Basic) +0.0% (Additional) +6.9% (Total)	F	N/A	June 1, 2018	June 1, 2018
Northbridge General Insurance Corporation	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.91%	June 1, 2018	July 1, 2018
Tokio Marine & Nichido Fire Insurance Co. Ltd.	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.03%	June 1, 2018	July 1, 2018
Peace Hills General Insurance Company	0.0% (Basic) +9.1% (Additional) +4.2% (Total)	S	3.40%	June 1, 2018	June 1, 2018
Aviva Insurance Company of Canada (COMM)	0.0% (Basic) +0.1% (Additional)	S	12.16%	June 1, 2018	July 1, 2018

	0.0% (Total)				
Aviva Insurance Company of Canada (IU)	0.0% (Basic) -1.5% (Additional) -0.9% (Total)	S	N/A	June 1, 2018	July 1, 2018

Miscellaneous Vehicles					
Company Name	Category	Approved Rate Change	Full or Simplified	New Business Date	Renewal Business Date
Echelon General Insurance Company	Motorcycle	-0.1% (Basic) +0.1% (Additional) 0.0% (Total)	S	May 1, 2018	May 1, 2018
Peace Hills General Insurance Company	Motorcycle	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	May 25, 2018	May 25, 2018
The Sovereign General Insurance Company	Motorcycle	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2018	June 1, 2018
The Sovereign General Insurance Company	Moped	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2018	June 1, 2018
The Sovereign General Insurance Company	Snowmobile	+6.4% (Basic) 0.0% (Additional) +0.8% (Total)	S	June 1, 2018	June 1, 2018
The Sovereign General Insurance Company	ATV	+8.0% (Basic) -1.6% (Additional) +2.7% (Total)	S	June 1, 2018	June 1, 2018
The Sovereign General Insurance Company	Motorhome	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2018	June 1, 2018
The Sovereign General Insurance Company	Trailer	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2018	June 1, 2018
The Sovereign General Insurance Company	Public Bus	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2018	June 1, 2018