

## Automobile Insurance Rate Board Filings 3rd Quarter 2018

(Filings with effective dates between July 1, 2018 and September 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
Aviva Insurance Company of Canada	+2.1% (Basic) +6.6% (Additional) +4.0% (Total)	F	6.78%	July 1, 2018	July 1, 2018
Aviva Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	6.78%	July 1, 2018	July 1, 2018
COSECO Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.76%	July 1, 2018	August 1, 2018
Northbridge General Insurance Corporation	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.04%	July 1, 2018	August 1, 2018
Northbridge Personal Insurance Corporation	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.01%	July 1, 2018	August 1, 2018
Optimum West Insurance Company	+6.8% (Basic) +2.6% (Additional) +5.0% (Total)	F	0.11%	July 1, 2018	August 1, 2018
Tokio Marine & Nichido Fire Insurance Co. Ltd.	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.01%	July 1, 2018	August 1, 2018
Traders General Insurance Company	+2.9% (Basic) +2.8% (Additional) +2.8% (Total)	F	1.50%	July 1, 2018	July 1, 2018
Belair Insurance Company Inc.	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.17%	July 8, 2018	September 1, 2018
Intact Insurance Company	-1.6% (Basic) +3.2% (Additional) +0.2% (Total)	S	17.09%	July 17, 2018	August 17, 2018

<b>Private Passenger Vehicles</b>					
<b>Company Name</b>	<b>Approved Rate Change</b>	<b>Full or Simplified</b>	<b>Alberta Market Share</b>	<b>New Business Date</b>	<b>Renewal Business Date</b>
Novex Insurance Company	-1.0% (Basic) +1.9% (Additional) +0.2% (Total)	S	2.15%	July 17, 2018	August 17, 2018
Alberta Motor Association Insurance Company	+3.1% (Basic) +2.8% (Additional) +3.0% (Total)	S	5.80%	August 1, 2018	September 1, 2018
Peace Hills General Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	1.45%	August 1, 2018	August 1, 2018
The Dominion of Canada General Insurance Company	+4.6% (Basic) +0.3% (Additional) +2.6% (Total)	F	1.76%	August 1, 2018	August 15, 2018
Federated Insurance Company of Canada	0.0% (Basic) +0.4% (Additional) +0.2% (Total)	S	0.10%	September 1, 2018	September 1, 2018
Millennium Insurance Corporation	+26.7% (Basic) -25.9% (Additional) +4.9% (Total)	F	0.54%	September 1, 2018	September 1, 2018
Peace Hills General Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	1.45%	September 1, 2018	September 1, 2018
The Portage la Prairie Mutual Insurance Company	+5.5% (Basic) 0.0% (Additional) +3.0% (Total)	S	0.47%	September 1, 2018	October 1, 2018
The Wawanesa Mutual Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	12.91%	September 1, 2018	September 1, 2018
Certas Home and Auto Insurance Company	+3.9% (Basic) 0.0% (Additional) +2.6% (Total)	S	4.05%	September 4, 2018	November 3, 2018
Primum Insurance Company	+9.9% (Basic) -4.2% (Additional) +4.9% (Total)	F	3.83%	September 28, 2018	September 28, 2018
Security National Insurance Company	+10.0% (Basic) -2.1% (Additional) +4.9% (Total)	F	11.41%	September 28, 2018	September 28, 2018
TD Home and Auto Insurance Company	+10.0% (Basic) -2.0% (Additional) +4.7% (Total)	F	0.34%	September 28, 2018	September 28, 2018
Certas Home and Auto Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	4.05%	September 28, 2018	November 22, 2018
Certas Direct Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	0.64%	September 28, 2018	November 22, 2018
Personal Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	3.09%	September 28, 2018	November 22, 2018

**Commercial (COM) and Interurban (IU) Vehicles**

<b>Company Name</b>	<b>Approved Rate Change</b>	<b>Full or Simplified</b>	<b>Alberta Market Share</b>	<b>New Business Date</b>	<b>Renewal Business Date</b>
Aviva Insurance Company of Canada (IU)	+5.1% (Basic) +5.0% (Additional) +5.0% (Total)	S	N/A	July 1, 2018	August 1, 2018
Aviva Insurance Company of Canada (COM)	+5.2% (Basic) +4.8% (Additional) +5.0% (Total)	S	12.24%	July 1, 2018	August 1, 2018
Northbridge General Insurance Corporation (COM & IU)	0.0% (Basic) -0.1% (Additional) -0.1% (Total)	S	6.08%	July 1, 2018	August 1, 2018
Tokio Marine & Nichido Fire Insurance Co. Ltd. (COM & IU)	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.03%	July 1, 2018	August 1, 2018
Alberta Motor Association Insurance Company (COM)	+9.1% (Basic) 0.0% (Additional) +4.4% (Total)	S	1.40%	August 1, 2018	August 1, 2018
Aviva Insurance Company of Canada (COM)	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	12.24%	August 1, 2018	September 1, 2018
Intact Insurance Company (COM)	+7.3% (Basic) +4.7% (Additional) +6.0% (Total)	S	27.64%	August 15, 2018	September 15, 2018
Federated Insurance Company of Canada (COM & IU)	0.0% (Basic) +0.8% (Additional) +0.4% (Total)	S	2.55%	September 1, 2018	September 1, 2018

**Miscellaneous Vehicles**

<b>Company Name</b>	<b>Category</b>	<b>Approved Rate Change</b>	<b>Full or Simplified</b>	<b>New Business Date</b>	<b>Renewal Business Date</b>
Aviva General Insurance Company	Motorcycle	0.0% (Basic) -3.4% (Additional) -1.1% (Total)	S	July 1, 2018	July 1, 2018
Aviva Insurance Company of Canada	Motorcycle	0.0% (Basic) -1.8% (Additional) -1.0% (Total)	S	July 1, 2018	July 1, 2018
The Wawanesa Mutual Insurance Company	All Terrain	+3.0% (Basic) +3.0% (Additional) +3.0% (Total)	S	July 1, 2018	July 1, 2018
The Wawanesa Mutual Insurance Company	Motorcycle	+3.0% (Basic) +3.0% (Additional) +3.0% (Total)	S	July 1, 2018	July 1, 2018
The Wawanesa Mutual Insurance Company	Snowmobile	0.0% (Basic) +3.7% (Additional) 0.0% (Total)	S	July 1, 2018	July 1, 2018
The Wawanesa Mutual Insurance Company	Trailers	0.0% (Basic) +3.0% (Additional) +3.0% (Total)	S	July 1, 2018	July 1, 2018
Traders General Insurance Company	Motorcycle	0.0% (Basic) -1.8% (Additional) -1.1% (Total)	S	July 1, 2018	July 1, 2018

<b>Miscellaneous Vehicles</b>					
Elite Insurance Company	Collector	+14.4% (Basic) -1.6% (Additional) +0.6% (Total)	F	September 1, 2018	October 15, 2018
Elite Insurance Company	Antique	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	September 1, 2018	October 15, 2018
SGI Canada Insurance Services Limited	Motorhome	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	September 1, 2018	N/A
SGI Canada Insurance Services Limited	Motorcycle	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	September 1, 2018	N/A