

Automobile Insurance Rate Board Filings

1st Quarter 2017 (Filings with effective dates between January 1, 2017 and March 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
Facility Association	0.0% (Basic) -1.1% (Additional) -0.2% (Total)	S	0.4%	January 1, 2017	February 1, 2017
Intact Insurance Company	+4.0% (Basic) 0.0% (Additional) +2.4% (Total)	S	17.6%	January 1, 2017	January 1, 2017
Novex Insurance Company	+5.1% (Basic) 0.0% (Additional) +2.7% (Total)	S	2.2%	January 1, 2017	January 1, 2017
Alberta Motor Association Insurance Company	+4.8% (Basic) -0.3% (Additional) +2.9% (Total)	S	7.2%	January 1, 2017	April 1, 2017
Allstate Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.4%	January 1, 2017	January 1, 2017
Belair Insurance Company Inc.	+4.0% (Basic) +1.1% (Additional) +2.9% (Total)	S	2.0%	January 26, 2017	March 22, 2017
Chubb Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.2%	January 31, 2017	January 31, 2017
SGI Canada Insurance Services Limited	+10.5% (Basic) +3.0% (Additional) +7.1% (Total)	F	1.3%	February 1, 2017	February 1, 2017
Canadian Farm Insurance Corporation	N/A (Basic) N/A (Additional) +2.7% (Total)	S	0.0%	February 1, 2017	March 1, 2017
Pembridge Insurance Company	-4.7% (Basic) -3.0% (Additional) -3.9% (Total)	S	0.4%	February 15, 2017	April 15, 2017

Security National Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	11.4%	February 20, 2017	February 20, 2017
TD Home and Auto Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.5%	February 20, 2017	February 20, 2017
Primmum Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.4%	February 20, 2017	February 20, 2017
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	17.6%	March 6, 2017	March 6, 2017
Novex Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.2%	March 6, 2017	March 6, 2017
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	17.6%	March 6, 2017	March 6, 2017
Novex Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.2%	March 6, 2017	March 6, 2017

Commercial Vehicles					
Company Name	Approved Rate Change	Full or Simplified	Alberta Market Share	New Business Date	Renewal Business Date
Facility Association	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.7%	January 1, 2017	January 1, 2017
Alberta Motor Association Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	1.7%	January 1, 2017	April 1, 2017
Chubb Insurance Company of Canada	-13.9% (Basic) -9.5% (Additional) -13.9% (Total)	F	1.9%	March 1, 2017	March 1, 2017
Federal Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	0.0%	March 1, 2017	March 1, 2017
Mitsui Sumitomo Insurance Ltd	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	0.0%	March 1, 2017	March 1, 2017
Facility Association	-4.1% (Basic) +24.1% (Additional) +6.9% (Total)	F	4.7%	March 1, 2017	March 1, 2017
Chubb Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	1.4%	March 1, 2017	March 1, 2017
Federal Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	0.0%	March 1, 2017	March 1, 2017

Mitsui Sumitomo Insurance Ltd	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	0.0%	March 1, 2017	March 1, 2017
Echelon General Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	0.0%	March 1, 2017	March 1, 2017
Intact Insurance Company	+2.0% (Basic) +1.7% (Additional) +1.8% (Total)	S	28.1%	March 5, 2017	March 5, 2017
Intact Insurance Company	1.3% (Basic) 1.0% (Additional) 1.1% (Total)	S	28.1%	March 5, 2017	March 5, 2017

Miscellaneous Vehicles					
Company Name	Category	Approved Rate Change	Full or Simplified	New Business Date	Renewal Business Date
Aviva Insurance Company of Canada	Motorcycle	0.0% (Basic) -1.4% (Additional) -0.8% (Total)	S	January 1, 2017	February 1, 2017
Traders General Insurance Company	Motorcycle	0.0% (Basic) -1.5% (Additional) -1.0% (Total)	S	January 1, 2017	February 1, 2017
Alberta Motor Association Insurance Company	Motorcycle	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	January 1, 2017	April 1, 2017
The Guarantee Company of North America	Motorcycle	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	January 1, 2017	February 1, 2017
The Guarantee Company of North America	Snowmobile	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	January 1, 2017	February 1, 2017
The Guarantee Company of North America	ATV	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	January 1, 2017	February 1, 2017
Chubb Insurance Company of Canada	Collector Vehicles	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	January 31, 2017	January 31, 2017
Facility Association	Taxi	+10.8% (Basic) -1.5% (Additional) +9.2% (Total)	F	March 1, 2017	March 1, 2017