

Automobile Insurance Rate Board Filings 2nd Quarter 2017

(Filings with effective dates between April 1, 2017 and June 30, 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
The Portage la Prairie Mutual Insurance Company	+19.8% (Basic) +9.9% (Additional) +15.1% (Total)	F	0.58%	April 1, 2017	June 1, 2017
Allstate Insurance Company of Canada	+3.2% (Basic) -0.2% (Additional) +1.8% (Total)	S	2.44%	April 11, 2017	June 1, 2017
Belair Insurance Company Inc.	+10.8% (Basic) +2.0% (Additional) +7.4% (Total)	F	2.03%	April 13, 2017	May 31, 2017
Sovereign General Insurance Company	-0.1% (Basic) +0.6% (Additional) +0.3% (Total)	F	0.00%	April 15, 2017	May 15, 2017
Intact Insurance Company	+9.7% (Basic) +2.6% (Additional) +6.8% (Total)	F	17.63%	May 6, 2017	May 6, 2017
Novex Insurance Company	+8.6% (Basic) +2.7% (Additional) +5.9% (Total)	F	2.18%	May 6, 2017	May 6, 2017
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	17.63%	May 6, 2017	May 6, 2017
Novex Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.18%	May 6, 2017	May 6, 2017
Unifund Assurance Company	0.0% (Basic) -0.2% (Additional) -0.1% (Total)	S	4.78%	June 1, 2017	August 1, 2017
XL Insurance Company Limited	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.00%	June 1, 2017	June 1, 2017

Northbridge General Insurance Corporation	0.0% (Basic) +2.8% (Additional) +1.7% (Total)	S	0.03%	June 1, 2017	July 1, 2017
Northbridge Personal Insurance Corporation	0.0% (Basic) +1.4% (Additional) +0.8% (Total)	S	0.00%	June 1, 2017	July 1, 2017
Federated Insurance Company of Canada	0.0% (Basic) +1.2% (Additional) +0.6% (Total)	S	0.14%	June 1, 2017	July 1, 2017
Tokio Marine & Nichido Fire Insurance Co. Ltd.	0.0% (Basic) -5.5% (Additional) -3.2% (Total)	S	0.01%	June 1, 2017	July 1, 2017
Zenith Insurance Company	0.0% (Basic) -0.6% (Additional) -0.4% (Total)	S	0.02%	June 1, 2017	July 1, 2017
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	17.63%	June 1, 2017	August 1, 2017
Novex Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.18%	June 1, 2017	August 1, 2017
CUMIS General Insurance Company	+0.5% (Basic) +4.2% (Additional) +2.0% (Total)	F	0.11%	June 1, 2017	June 1, 2017
Certas Home and Auto Insurance Company	+14.4% (Basic) -5.3% (Additional) +7.4% (Total)	F	4.73%	June 11, 2017	August 10, 2017
Intact Insurance Company	-0.1% (Basic) +0.5% (Additional) +0.1% (Total)	S	17.63%	June 11, 2017	August 11, 2017
Novex Insurance Company	-0.1% (Basic) +0.4% (Additional) +0.1% (Total)	S	2.18%	June 11, 2017	August 11, 2017
Belair Insurance Company Inc.	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	2.03%	June 17, 2017	June 17, 2017

Commercial Vehicles					
Company Name	Approved Rate Change	Full or Simplified	Alberta Market Share	New Business Date	Renewal Business Date
Co-operators General Insurance Company	+2.8% (Basic) +2.2% (Additional) +2.5% (Total)	S	6.82%	April 19, 2017	May 19, 2017
Intact Insurance Company	+16.3% (Basic) +4.6% (Additional) +10.3% (Total)	F	28.07%	May 23, 2017	June 23, 2017
Aviva Insurance Company of Canada	0.0% (Basic) +0.1% (Additional) +0.1% (Total)	S	12.38%	June 1, 2017	July 1, 2017
XL Specialty Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.0%	June 1, 2017	June 1, 2017

Aviva Insurance Company of Canada	0.0% (Basic) -1.5% (Additional) -0.9% (Total)	S	12.38%	June 1, 2017	July 1, 2017
The Sovereign General Insurance Company	0.0% (Basic) +2.8% (Additional) +1.1% (Total)	S	0.29%	June 16, 2017	July 16, 2017
The Sovereign General Insurance Company	+0.0% (Basic) +7.1% (Additional) +3.8% (Total)	S	0.29%	June 16, 2017	July 16, 2017

Miscellaneous Vehicles					
Company Name	Category	Approved Rate Change	Full or Simplified	New Business Date	Renewal Business Date
Traders General Insurance Company	Motorcycle	-10.4% (Basic) -14.0% (Additional) -12.6% (Total)	S	June 1, 2017	July 1, 2017
XL Specialty Insurance Company	Motorcycle	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2017	June 1, 2017
XL Specialty Insurance Company	Motorhome	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2017	June 1, 2017
XL Specialty Insurance Company	Trailers	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2017	June 1, 2017
XL Specialty Insurance Company	Off-Road Vehicles	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2017	June 1, 2017
XL Specialty Insurance Company	Snowmobile	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2017	June 1, 2017
XL Specialty Insurance Company	Taxi	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2017	June 1, 2017
XL Specialty Insurance Company	Other than Taxi	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	June 1, 2017	June 1, 2017
Aviva Insurance Company of Canada	Motorcycle	-16.1% (Basic) -18.2% (Additional) -17.2% (Total)	S	June 1, 2017	July 1, 2017