

### Automobile Insurance Rate Board Filings 3rd Quarter 2017

(Filings with effective dates between July 1, 2017 and September 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.

<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>
Royal & Sun Alliance Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.77%	July 1, 2017	August 1, 2017
Aviva General Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	F	1.66%	July 4, 2017	September 15, 2017
Belair Insurance Company Inc.	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.30%	July 13, 2017	September 6, 2017
Alberta Motor Association Insurance Company	+20.9% (Basic) +4.2% (Additional) +14.8% (Total)	F	7.24%	August 1, 2017	September 1, 2017
The Dominion of Canada General Insurance Company	+5.1% (Basic) +10.4% (Additional) +7.6% (Total)	F	1.82%	August 1, 2017	August 15, 2017
Aviva Insurance Company of Canada	-0.3% (Basic) -0.3% (Additional) -0.3% (Total)	S	5.06%	August 1, 2017	August 1, 2017
Traders General Insurance Company	-0.4% (Basic) -0.2% (Additional) -0.3% (Total)	S	1.22%	August 1, 2017	August 1, 2017
Alberta Motor Association Insurance Company	0.0% (Basic) -0.3% (Additional) -0.1% (Total)	S	7.24%	August 1, 2017	September 1, 2017
Aviva Insurance Company of Canada	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	5.06%	August 1, 2017	August 1, 2017
Traders General Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	1.22%	August 1, 2017	August 1, 2017

Belair Insurance Company Inc.	+1.3% (Basic) -2.1% (Additional) 0.0% (Total)	S	0.30%	August 3, 2017	September 27, 2017
SGL Canada Insurance Services Limited	+4.0% (Basic) -0.2% (Additional) +2.2% (Total)	S	1.27%	August 15, 2017	August 15, 2017
Security National Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	11.4%	August 25, 2017	August 28, 2017
TD Home and Auto Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.47%	August 25, 2017	August 28, 2017
Primum Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.39%	August 25, 2017	August 28, 2017
Security National Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	11.40%	August 25, 2017	October 23, 2017
Primum Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	4.39%	August 25, 2017	October 23, 2017
TD Home and Auto Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.47%	August 25, 2017	October 23, 2017
Economical Mutual Insurance Company	+15.6% (Basic) +3.6% (Additional) +10.0% (Total)	F	2.48%	September 1, 2017	November 3, 2017
Waterloo Insurance Company	+12.0% (Basic) +7.7% (Additional) +10.0% (Total)	F	0.37%	September 1, 2017	November 3, 2017
Zurich Insurance Company Ltd	+0.1% (Basic) -3.2% (Additional) -1.6% (Total)	S	0.00%	September 1, 2017	September 1, 2017
Sonnet Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	0.00%	September 1, 2017	November 1, 2017
Intact Insurance Company	-0.1% (Basic) 0.0% (Additional) -0.1% (Total)	S	17.63%	September 13, 2017	October 13, 2017
Novex Insurance Company	-0.1% (Basic) 0.0% (Additional) -0.1% (Total)	S	2.18%	September 13, 2017	October 13, 2017

Commercial Vehicles					
Company Name	Approved Rate Change	Full or Simplified	Alberta Market Share	New Business Date	Renewal Business Date
Alberta Motor Association Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	1.66%	August 1, 2017	September 1, 2017
Intact Insurance Company	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	28.65%	September 1, 2017	November 1, 2017

<b>Miscellaneous Vehicles</b>					
<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	Motorhome	-51.6% (Basic) -2.3% (Additional) -34.8% (Total)	F	July 4, 2017	September 15, 2017
Aviva General Insurance Company	Motorcycle	+76.3% (Basic) -51.6% (Additional) -6.3% (Total)	F	July 4, 2017	September 15, 2017
Aviva General Insurance Company	Trailers	0.0% (Basic) -0.2% (Additional) -0.2% (Total)	F	July 4, 2017	September 15, 2017
Aviva General Insurance Company	Snowmobile	+6.2% (Basic) -1.5% (Additional) -0.2% (Total)	F	July 4, 2017	September 15, 2017
Aviva General Insurance Company	ATV	+12.1% (Basic) -8.3% (Additional) +0.2% (Total)	F	July 4, 2017	September 15, 2017
Intact Insurance Company	ATV	-0.5% (Basic) -0.5% (Additional) -0.5% (Total)	S	September 13, 2017	September 13, 2017
Intact Insurance Company	Snowmobile	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	September 13, 2017	September 13, 2017
Novex Insurance Company	ATV	-0.5% (Basic) -0.6% (Additional) -0.5% (Total)	S	September 13, 2017	September 13, 2017
Novex Insurance Company	Snowmobile	0.0% (Basic) 0.0% (Additional) 0.0% (Total)	S	September 13, 2017	September 13, 2017