

Automobile Insurance Rate Board Applications
1st Quarter 2005

<u>Company Name</u>	<u>Application Details</u>	<u>Decision Date</u>	<u>Decision</u>	<u>New Business Date</u>	<u>Renewal Business Date</u>
XL Insurance Company Limited	New rating programs for: <ul style="list-style-type: none"> • Private passenger • Commercial • Miscellaneous classes 	Dec 1, 2004	Approved	Jan 1, 2005	N/A

Automobile Insurance Rate Board Notices
1st Quarter 2005

<u>Company Name</u>	<u>Board Review Date</u>	<u>Proposed Change</u>	<u>Details</u>	<u>New Business Date</u>	<u>Renewal Business Date</u>
Royal & SunAlliance Insurance Company of Canada	N/A	Revise existing optional coverage and rating plan	Revisions: <ul style="list-style-type: none"> • Reduce comprehensive premiums by 30% in the northern region • Reductions of 20%, 30%, 40% on comprehensive premiums in Edmonton, Calgary, and the southern region • Reductions of 20% or 40% on collision premiums in Edmonton, Calgary, and the southern region 	Feb 1, 2005	Apr 1, 2005