

Automobile Insurance Rate Board Applications
2nd 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>
Fortress Insurance Company	New rating program for: <ul style="list-style-type: none"> • Fleets of rental vehicles 	Apr 11, 2005	Approved	Apr 12, 2005	N/A
Kingsway General Insurance Company	Revise existing rating program for: <ul style="list-style-type: none"> • Motorcycles <ul style="list-style-type: none"> ○ Introduction of a multi bike discount ○ Relaxing engine size qualifying criterion for the 'Special Motorcycle Rating Program' 	Apr 11, 2005	Approved	N/A	Apr 12, 2005
Old Republic Insurance Company of Canada	New rating program for: <ul style="list-style-type: none"> • Commercial vehicles • Interurban vehicles 	May 24, 2005	Not Approved	N/A	N/A
Dominion of Canada General Insurance Company	Exemption from the 6% reduction in premium level for basic coverage mandated by Government	June 13, 2005	Not Approved	N/A	N/A
State Farm Mutual Automobile Insurance Company	Exemption from the 6% reduction in premium level for basic coverage mandated by Government	June 13, 2005	Partial Exemption	July 1, 2005	July 1, 2005
Waterloo Insurance Company	Exemption from the 6% reduction in premium level for basic coverage mandated by Government	June 13, 2005	Approved	July 1, 2005	July 1, 2005
Optimum West Insurance Company	Exemption from the 6% reduction in premium level for basic coverage mandated by Government	June 13, 2005	Approved	July 1, 2005	July 1, 2005
Canadian Direct Insurance	Exemption from the 6% reduction in premium level for basic coverage mandated by Government	June 28, 2005	Approved	July 1, 2005	July 1, 2005

Automobile Insurance Rate Board Notices
2nd Quarter 2005

<u>Company Name</u>	<u>Board Revision Date</u>	<u>Proposed Change</u>	<u>Details</u>	<u>New Business Date</u>	<u>Renewal Business Date</u>
York Fire and Casualty Insurance Company	N/A	Revise existing underwriting and rating procedures for private passenger vehicles and introduce three new discounts.	<p>Revisions:</p> <ul style="list-style-type: none"> • 15% multi-vehicle discount excluding vehicles rated class 03 with the farm discount • 13% group discount to all standard coverage in all areas for insureds who are members of approved groups • 5% occupational discount <p>New Discounts:</p> <ul style="list-style-type: none"> • 10% multi-line discount • Endorsement packages: <ul style="list-style-type: none"> ○ \$25 to group members and people with a property policy ○ \$50 to people with another automobile policy with the company • Introduction of a claims payback option 	Apr 1, 2005	Apr 1, 2005
Pembridge Insurance Company	May 24, 2005	Revise existing rating program for private passenger vehicles to reduce premium level for basic and additional coverage and introduce two new discounts.	<p>Revisions:</p> <ul style="list-style-type: none"> • 14.5% reduction in premium for third party liability • 5.0% reduction in premium for accident benefits • 10.5% reduction in premium for collision, comprehension and specified coverage for Edmonton and area • 8.0% and 21.0% reduction in premium for collision, comprehension and specified coverage in two Calgary territories <p>New Discounts:</p> <ul style="list-style-type: none"> • 25% violation free discount • 5% multi-line discount 	June 1, 2005	Aug 1, 2005