

Automobile Insurance Rate Board Applications
4th Quarter 2005

<u>Company Name</u>	<u>Application Details</u>	<u>Decision Date</u>	<u>Decision</u>	<u>Renewal Business Date</u>	<u>New Business Date</u>
Kingsway General Insurance Company	<u>Section 6 Application</u> <ul style="list-style-type: none"> Exemption from the 6% reduction in premium level 	Oct 28, 2005	Not Approved	N/A	N/A
	<ul style="list-style-type: none"> Exemption from the 4% reduction in premium level 	Oct 28, 2005	Not Approved	N/A	N/A
AVIVA Insurance Company of Canada	<u>Section 6 Application</u> <ul style="list-style-type: none"> Exemption from the 4% reduction in premium level 	Oct 28, 2005	Approved, subject to equivalent offset reduction in optional rates	Jan 1, 2006	Jan 1, 2006
	<ul style="list-style-type: none"> Approval for a 3% increase in premium level for basic coverage 	Oct 28, 2005	Not Approved	N/A	N/A
Traders General Insurance Company	<u>Section 6 Application</u> <ul style="list-style-type: none"> Exemption from the 4% reduction in premium level 	Oct 28, 2005	Approved, subject to equivalent offset reduction in optional rates	Jan 1, 2006	Jan 1, 2006
	<ul style="list-style-type: none"> Approval for a 2.8% increase in premium level for basic coverage 	Oct 28, 2005	Approved	Jan 1, 2006	Jan 1, 2006
York Fire & Casualty Insurance Company	<u>Section 6 Application</u> <ul style="list-style-type: none"> Exemption from the 6% reduction in premium level 	Oct 28, 2005	Approved	Nov 1, 2005	Nov 1, 2005
	<ul style="list-style-type: none"> Exemption from the 4% reduction in premium level 	Oct 28, 2005	Not Approved	Nov 1, 2005	Nov 1, 2005
AXA Pacific Insurance Company/AXA Canada	<u>Section 6 Application</u> Equalization plan to apply underwriting rules from most recent rating program	Oct 28, 2005	Approved. Equalization plan caps increases at 15%	Nov 1, 2005	Nov 1, 2005
	<u>Section 6 Application</u>				

State Farm Mutual Insurance Company	Exemption from the 4% reduction in premium level	Oct 28, 2005	Approved	Nov 1, 2005	Nov 1, 2005
Economical Mutual Insurance Company	<u>Section 6 Application</u> Equalization plan. Apply 4% reduction in a non-uniform manner	Oct 28, 2005	Approved, subject to limitation. Caps any increases at 15%. Only 4.6% of total book of business will see an increase	Nov 1, 2005	Nov 1, 2005
Waterloo Insurance Company	<u>Section 6 Application</u> Equalization plan. Apply 4% reduction in a non-uniform manner	Oct 28, 2005	Approved, subject to limitation. Caps any increases at 15%. Only 10.3% of total book of business will see an increase	Nov 1, 2005	Nov 1, 2005
Optimum West Insurance Company	<u>Section 6 Application</u> Exemption from the 4% reduction in premium level	Oct 28, 2005	Not Approved	N/A	N/A
Alberta Motor Association Insurance Company	<u>Section 6 Application</u> Equalization plan. Apply 4% & 6% reduction in a non-uniform manner	Oct 28, 2005	Approved. All policies will see reductions	Nov 1, 2005	Nov 1, 2005
ING Insurance Company of Canada and ING Novex Insurance Company	<u>Section 6 Application</u> Equalization plan. Apply 4% reduction in a non-uniform manner	Oct 28, 2005	Approved. No policies will be increased. ING achieves an overall rate decrease of 10.1%	Nov 1, 2005	Nov 1, 2005

Automobile Insurance Rate Board Notices
4th Quarter 2005

<u>Company Name</u>	<u>Proposed Change</u>	<u>Details</u>	<u>Renewal Business Date</u>	<u>New Business Date</u>
Wawanesa Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Offset Adjustment</u> A revenue neutral change consisting of an increase for certain driving records and an equal decrease for a different driving record for third party liability coverage.	Nov 1, 2005	Nov 1, 2005
		<u>Notice of Changes in Additional Coverage</u> An increase of base premiums for all physical damage coverage of 2.4%	Nov 1, 2005	Nov 1, 2005
Trafalgar Insurance Company of Canada	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Offset Adjustment</u> A revenue neutral change to a similar structure adopted by other ING companies	Nov 1, 2005	Nov 1, 2005
Zenith Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> A 0.5% increase in premium as a result of implementation of new VICC rate group tables	Nov 1, 2005	Nov 1, 2005
Lombard General Insurance Company of Canada/Lombard Insurance Company/Tokio Marine & Nichido Fire Insurance Co. Ltd.	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> A 2.5% increase in premium as a result of implementation of new VICC rate group tables	Nov 1, 2005	Nov 1, 2005

Dominion of Canada	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of new VICC rate group tables and reduction in collision rates for private passenger vehicles	Feb 15, 2006	Jan 1, 2006
ING Insurance Company of Canada and ING Novex Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of new VICC rate group tables	Dec 2, 2005	Nov 1, 2005