

Automobile Insurance Rate Board Applications
1st Quarter 2006

<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>
Royal & SunAlliance Insurance Company of Canada	<u>Section 6 Application</u> Approval for a 2.8% increase in premium level for basic coverage and other rule changes	January 23, 2006	Rule changes approved but increase in premium level declined	April 15, 2006	February 15, 2006
Old Republic Insurance Company	<u>Section 19 Application</u> To establish a rating program for Commercial and Interurban vehicles	January 23, 2006	Not Approved	N/A	N/A
Alberta Motor Association Insurance Company	<u>Section 19 Application</u> <ul style="list-style-type: none"> • Approval for a 25% increase to third party liability and 15% increase to accident benefits to their Commercial rating program • Approval for a 8% increase to third party liability and an increase of 40% for accident benefits to their Miscellaneous rating program for motorcycles and mopeds 	January 23, 2006	Approved	April 1, 2006	March 1, 2006
		January 23, 2006	Approved	April 1, 2006	March 1, 2006
Peace Hills General Insurance Company	<u>Section 19 Application</u> Approval for a 3.1% decrease to third party liability in their Commercial rating program and to commence equalizing their commercial portfolio	January 23, 2006	Approved	April 1, 2006	April 1, 2006
Dominion of Canada	<u>Section 19 Application</u> Revise their Private Passenger Miscellaneous rating program for all terrain vehicles with respect to third party liability	January 23, 2006	Approved	June 15, 2006	May 15, 2006
Royal & SunAlliance Insurance Company of Canada	<u>Section 19 Application</u> Approval for a 0.25% decrease to third party liability in their Commercial rating program	January 23, 2006	Approved	March 15, 2006	February 1, 2006

Primum Insurance Company	<u>Section 6 Application</u> Approval for a 13.0% increase in premium level for basic coverage	March 23, 2006	Approved for a 12.1% increase	May 1, 2006	April 1, 2006
Allstate Insurance Company of Canada	<u>Section 19 Application</u> Revise their rating programs for all terrain (8% increase) and snow vehicles (8% increase) with respect to third party liability	March 23, 2006	Approved with respect to snow vehicles and declined with respect to all-terrain vehicles	April 15, 2006	April 1, 2006
Echelon Insurance Company	<u>Section 19 Application</u> Establish a rating program for the Commercial miscellaneous class of taxis	March 23, 2006	Approved	April 1, 2006	April 1, 2006
Federated Insurance Company	<u>Section 19 Application</u> Revise their Commercial rating program with respect to third party liability (0.3% decrease)	March 23, 2006	Approved	June 1, 2006	June 1, 2006
Jevco Insurance Company	<u>Section 19 Application</u> Revise rating program for motorcycles and mopeds with respect to accident benefits coverage (75% increase)	March 23, 2006	Approved, subject to limitations	April 15, 2006	March 23, 2006
Peace Hills General Insurance Company	<u>Section 6 Application</u> Approval for a 1.1% increase in premium level for basic coverage to equalize their rating programs	March 23, 2006	Approved, increases capped at 15%	April 1, 2006	April 1, 2006
Sovereign General Insurance Company	<u>Section 19 Application</u> Revise their Commercial rating program with respect to third party liability (3.8% decrease) and accident benefits (7.0% decrease) coverage	March 23, 2006	Approved, subject to limitations	April 15, 2006	April 15, 2006

Automobile Insurance Rate Board Notices
1st Quarter 2006

<u>Company Name</u>	<u>Proposed Change</u>	<u>Details</u>	<u>Renewal Business Date</u>	<u>New Business Date</u>
Allstate Insurance Company of Canada	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Modify qualifications for driving record as relates to collision coverage	January 15, 2006	January 15, 2006
Allstate Insurance Company of Canada	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Modify qualifications for discounts. The estimated impact on premium is -0.01%.	April 15, 2006	April 15, 2006
Aviva Insurance Company of Canada	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables for additional coverage	January 1, 2006	January 1, 2006
AXA Pacific Insurance Company/AXA Insurance	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> A 8.9% decrease to additional coverage (10% decrease to collision and comprehensive rates)	January 15, 2006	January 15, 2006
Canadian Direct Insurance Inc.	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of a new discount for online quotes for collision and comprehensive rates	January 1, 2006	January 1, 2006

Dominion of Canada General Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> A -10% decrease in collision premiums and adoption of the new VICC rate group tables	February 15, 2006	January 1, 2006
Optimum West Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables with an overall increase of 0.8% on additional coverage	January 1, 2006	December 1, 2005
Peace Hills Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of rule changes that would result in a 7.5% decrease premium level for additional coverage	April 1, 2006	April 1, 2006
Pembridge Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables with 1.49% increase on collision and 0.8% increase on comprehensive	January 1, 2006	November 1, 2005
Primum Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables with 3.0% increase on collision, comprehensive and specified perils	May 20, 2006	March 20, 2006
Royal & Sun Alliance Insurance Company of Canada	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables, and an overall decrease of 4.5% to additional coverage	April 15, 2006	February 15, 2006

Security National Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables with 3.0% increase on additional coverage	May 20, 2006	March 20, 2006
Scottish & York Insurance Co. Limited	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables	January 1, 2006	January 1, 2006
TD Home and Auto Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables with 1.0% increase on collision coverage	May 20, 2006	March 20, 2006
Traders General Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables	January 1, 2006	January 1, 2006
Alberta Motor Association Insurance Company	Revise existing underwriting and rating procedures for private passenger vehicles	<u>Notice of Changes in Additional Coverage</u> Adoption of the current VICC rate group tables	February 1, 2006	February 1, 2006