

Ministry of the Attorney General  
in British Columbia

Canadian Automobile Insurance  
Rate Comparisons

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Author: Cosimo Pantaleo  
Limited Partner  
Advisory Services  
Ernst & Young LLP  
EY Tower  
100 Adelaide St W  
Toronto, Canada M5H 0B3  
Phone: 416 943-3730  
Email: [Cosimo.Pantaleo@ca.ey.com](mailto:Cosimo.Pantaleo@ca.ey.com)





## Introduction and purpose

Ernst & Young LLP (“EY”) was retained by the Ministry of the Attorney General (“MAG”) in British Columbia to conduct a comparison of automobile insurance rates across Canada for a specified set of customer profiles. EY completed this work over the period from October 2019 to February 2020. This report outlines the profiles’ criteria, the data gathered, and a summary of the comparison exercise.

## Use and Distribution

This report and the information contained herein were prepared for the use of the MAG and were based on information supplied by ICBC, as well as information gathered from other government automobile insurance plans in Canada and sampled automobile insurance quotes. It is not intended nor necessarily suitable for any other purpose.

No further distribution of this report may be made without the prior permission of Ernst & Young LLP. Ernst & Young LLP should be notified immediately following any requests for disclosure of any part of this report. Should the report be disclosed, it must be provided in its entirety and recipients advised that the author is available at their cost to discuss the report.

## Variability of Estimates

Future automobile insurance rate projections are based on estimates and as such complete assurance cannot be given as to the ultimate accuracy of these projections. It is fundamental to the proper interpretation of the results to understand that actual results may differ significantly from the estimates produced. This caveat is not in itself an indication of current or anticipated issues. In our judgement, the techniques employed and assumptions are appropriate and the results presented are reasonable.

Automobile insurance products vary from province to province across Canada. Benefit levels are higher or lower in certain provinces, and access to the benefits varies with some provinces having a tort system, others having no-fault systems, as well as hybrid systems.

The comparisons made in this report do not attempt to adjust for differences in the products or benefit levels amongst the provinces, they are intended to be a comparison of the price people in the provinces pay for the automobile insurance product available in their province.

## Customer Profiles

Together with the MAG, a set of twenty two customer profiles were identified for the comparisons. The profiles varied based on the following criteria<sup>1</sup>:

- Number of drivers
- Driver(s) gender
- Driver(s) age
- Driver(s) marital status
- Driver(s) employment status (employed, student, retired, unemployed)
- Driver(s) license held
- Driver(s) history of automobile insurance claims
- Driver(s) history of automobile convictions
- Distance of commute to work/school
- Annual kilometres driven
- Vehicle Year, Make, Model

Appendix 1 contains a complete description of the twenty two customer profiles.

## Sampling Process

Automobile insurance rates for the twenty two customer profiles were sampled for two to five cities from provinces across Canada. Information at the granular level of detail required for the comparisons was not available for Quebec. Rates from British Columbia, Saskatchewan, and Manitoba were provided directly by ICBC, SGI, and MPI respectively. These rates were provided to EY in January 2020. Rates for the other provinces were collected from a broad sample of quotes obtained online.

In light of upcoming product reforms in British Columbia, current effective rates and estimated future rates were provided by ICBC for the comparisons. The estimated future rates, for May 2021, are based on assumptions and information available at the time of this report. It is important to note that they are forward looking in nature and as new data emerges and pricing decisions are finalized they are subject to change.

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<sup>1</sup> Many of these criteria are not used for rating purposes in British Columbia, however in certain other provinces they do affect rates.



## Rate Comparisons

A summary of the rate comparisons for a subset of the customer profiles and cities follows this report. Appendix 2 contains a complete comparison of the rates sampled. Appendix 3 contains a list of assumptions underlying the sampled rates.

In cases where five or more quotes were provided for a given customer profile in a certain city, an average of the second to fourth lowest rates quotes was used in the comparisons. This average was intended to reflect the likelihood that a customer shopping for insurance is most likely to choose one of the best rates available to them. Where fewer than five quotes were provided, an average of all quotes was used in the comparisons.

For certain customer profiles, online quotes were not available for all cities sampled, generally due to the profiles being considered higher risk. Such customers would have to speak to a broker/insurer and provide more information to obtain a quote.

**Below is a summary** of the rate comparisons for a subset of the customer profiles and cities. In cases where five or more quotes were provided for a given customer profile in a certain city, an average of the second to fourth lowest rates quotes was used in the comparisons. This average was intended to reflect the likelihood that a customer shopping for insurance is most likely to choose one of the best rates available to them. Where fewer than five quotes were provided, an average of all quotes was used in the comparisons. For certain customer profiles, online quotes were not available for all cities, generally due to the profiles being considered higher risk. Such customers would have to speak to a broker/insurer and provide more information to obtain a quote. Quoted rates were provided/accessed during January 2020, quotes may not reflect the most recently approved rate changes.

### RATES LEGEND

Colour coded from high to low

- Higher Rates
- Moderate
- Lower Rates

①

Name: Ben  
Age: 19  
Commute: 7KM  
Annual KM: 15,000km  
Years Licensed: 3  
Occupation: Student  
Relationship: Single  
License: Fully Licensed  
2013, Toyota Corolla 4dr  
Claim and conviction free

②

Name: Christie  
Age: 22  
Commute: 7KM  
Annual KM: 15,000km  
Years Licensed: 6  
Occupation: Employed  
Relationship: Single  
License: Fully Licensed  
2008, Honda Civic DX 2dr  
Claim and conviction free

③

Name: Isabelle  
Age: 24  
Commute: 7KM  
Annual KM: 15,000km  
Years Licensed: 8  
Occupation: Employed  
Relationship: Single  
License: Fully Licensed  
2015, Honda Civic EX 4dr  
Claim and conviction free

④

Name: Aaron  
Age: 30  
Commute: 10KM  
Annual KM: 20,000km  
Years Licensed: 14  
Occupation: Employed  
Relationship: Married  
License: Fully Licensed  
2016, Ford 150 XL Reg Cab 4WD  
Accident, February 2018

⑤

Name: Alexa  
Age: 43  
Commute: 0KM  
Annual KM: 10,000km  
Years Licensed: 27  
Occupation: Unemployed  
Relationship: Married  
License: Fully Licensed  
2010, Dodge Grand Caravan SE  
Claim and conviction free

⑥

Name: Brad  
Age: 42  
Commute: 10KM  
Annual KM: 30,000km  
Years Licensed: 26  
Occupation: Employed  
Relationship: Single  
License: Fully Licensed  
2016, F150 Limited SC 4 WD  
Claim and conviction free

⑦

Name: Terri & Linda  
Age: 66 / 68  
Commute: 0KM  
Annual KM: 10,000km  
Years Licensed: 52  
Occupation: Retired  
Relationship: Married  
License: Fully Licensed  
2011, Toyota Corolla LE 4dr  
Claim and conviction free

⑧

Name: Kevin & Nicole  
Age: 35 / 32  
Commute: 10KM  
Annual KM: 30,000km  
Years Licensed: 19  
Occupation: Employed  
Relationship: Married  
License: Fully Licensed  
2017, Dodge Ram 1500 ST QC 4WD  
Accident, March 2019

⑨

Name: Sue & Tony  
Age: 50 / 55  
Commute: 7KM  
Annual KM: 20,000km  
Years Licensed: 39  
Occupation: Employed  
Relationship: Married  
License: Fully Licensed  
2014, Ford Explorer 4dr 4WD  
Claim and conviction free

⑩

Name: Ed, Kim & Brad  
Age: 48 / 47 & 25  
Commute: 7KM  
Annual KM: 20,000km  
Years Licensed: 32 / 31 & 9  
Occupation: Employed, Unemployed & Student  
Relationship: Married  
License: Fully Licensed  
2007, Toyota Camry LE 4dr  
Claim and conviction free

### B.C FUTURE RATES

Estimates of Future Rates

	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓
Vancouver West End	\$3,079	\$2,233	\$2,214	\$1,973	\$1,193	\$1,511	\$998	\$1,995	\$1,217	\$1,321
Abbotsford	\$3,189	\$2,271	\$2,294	\$2,009	\$1,106	\$1,554	\$941	\$2,057	\$1,218	\$1,324
Nanaimo	\$2,199	\$1,580	\$1,592	\$1,412 <small>Lowest</small>	\$795	\$1,092	\$673 <small>Lowest</small>	\$1,442	\$862 <small>Lowest</small>	\$928 <small>Lowest</small>
West Kelowna	\$2,510	\$1,768	\$1,820	\$1,582	\$876	\$1,237	\$754	\$1,638	\$948	\$1,027
Prince George	\$2,390	\$1,666	\$1,760	\$1,529	\$846	\$1,208	\$728	\$1,606	\$892	\$955

### B.C PRESENT RATES

Present Day Rates

Vancouver West End	\$4,516	\$3,265	\$3,025	\$2,586	\$1,532	\$1,881	\$1,316	\$2,551	\$1,621	\$1,771
Abbotsford	\$4,685	\$3,351	\$3,141	\$2,654	\$1,419	\$1,946	\$1,231	\$2,643	\$1,644	\$1,800
Nanaimo	\$3,211	\$2,310	\$2,165	\$1,849	\$1,013	\$1,358	\$875	\$1,839	\$1,151	\$1,252
West Kelowna	\$3,565	\$2,532	\$2,418	\$2,040	\$1,113	\$1,514	\$971	\$2,053	\$1,252	\$1,365
Prince George	\$3,312	\$2,335	\$2,282	\$1,930	\$1,065	\$1,451	\$929	\$1,968	\$1,160	\$1,253

### ALBERTA

Calgary	QNA	\$4,068	\$3,047	QNA	\$1,664	\$3,362	\$1,807	\$7,141	\$2,231	\$2,603
Red Deer	<small>Highest</small> \$7,234	\$3,325	\$2,498	QNA	\$1,370	\$2,885	\$1,506	<small>Highest</small> \$6,776	<small>Highest</small> \$1,930	\$1,962
Edmonton	QNA	\$4,245	\$3,242	<small>Highest</small> \$9,126	\$1,731	\$3,215	\$1,797	\$6,522	\$2,211	\$2,668
Grand Prairie	QNA	\$3,278	\$2,491	QNA	\$1,316	\$2,749	\$1,512	\$6,808	\$1,881	\$1,959

### SASKATCHEWAN

Saskatoon	\$1,284 <small>Lowest</small>	\$1,286	\$1,220 <small>Lowest</small>	\$1,449	\$964	\$1,259	\$1,047	\$1,351 <small>Lowest</small>	\$1,167	\$947
Esterhazy	\$1,286	\$1,288	\$1,222	\$1,450	\$966	\$1,260	\$1,049	\$1,352	\$1,169	\$949

### MANITOBA

Winnipeg	\$1,899	\$1,526 <small>Lowest</small>	\$1,663	\$1,573	\$990	\$1,423	\$1,233	\$1,463	\$1,511	\$1,210
Brandon	\$1,831	\$1,471	\$1,604	\$1,527	\$935	\$1,381	\$1,165	\$1,421	\$1,458	\$1,170

### ONTARIO

Ottawa	\$4,543	\$2,284	\$2,191	\$2,877	\$871	\$1,451	\$840	\$3,082	\$994	QNA
Toronto	\$6,463	\$3,504	QNA	\$3,917	\$1,474	\$2,130	\$1,467	\$4,217	\$1,658	\$2,501
Kitchener	\$5,646	\$3,244	\$2,535	\$3,039	\$1,092	\$1,533	\$1,073	\$3,282	\$1,250	QNA
Sudbury	\$4,586	\$2,326	\$2,085	\$2,755	\$999	\$1,517	\$1,008	\$3,155	\$1,168	QNA
Thunder Bay	\$4,799	\$2,436	\$2,245	\$2,897	\$954	\$1,604	\$994	\$2,940	\$1,112	QNA

### NEW BRUNSWICK

Moncton	\$3,882	\$3,306	\$2,812	\$3,484	\$1,223	\$1,606	\$1,306	QNA	\$1,575	\$1,919
Miramichi	\$3,521	\$3,284	\$2,625	\$3,148	\$1,206	\$1,452	\$1,259	QNA	\$1,516	\$1,785
St John	\$3,601	\$3,026	\$2,764	\$3,367	\$1,365	\$1,838	\$1,482	QNA	\$1,474	\$1,858
Fredericton	\$3,090	\$2,741	\$2,252	\$2,844	\$976	\$1,390	\$1,039	QNA	\$1,301	\$1,490

### NOVA SCOTIA

Sydney	\$6,258	\$3,004	\$2,131	\$3,976	\$1,096	\$1,545	\$1,150	QNA	\$1,379	\$1,742
Antigonish	\$4,966	\$1,959	\$1,636	\$2,891	\$859	\$1,335	\$914	QNA	\$1,124	\$1,221
Truro	\$5,242	\$2,343	\$1,696	\$3,099	\$885	\$1,335	\$948	QNA	\$1,145	\$1,316
Halifax	\$6,129	\$3,778	\$1,926	\$3,778	\$1,050	\$1,457	\$1,125	QNA	\$1,380	\$1,610

### PEI

Charlottetown	\$4,925	\$1,681	\$1,418	\$2,521	\$648 <small>Lowest</small>	\$1,040 <small>Lowest</small>	\$740	\$2,734	\$887	\$1,270
Summerside	\$4,981	\$1,714	\$1,450	\$2,572	\$642 <small>Lowest</small>	\$1,023 <small>Lowest</small>	\$726	\$2,789	\$868	\$1,262

### NEWFOUNDLAND

Gander	\$4,091	\$2,349	\$2,058	\$2,402	\$895	\$1,271	\$1,051	QNA	\$1,119	\$1,556
St John's	\$7,133	<small>Highest</small> \$4,781	\$3,446	\$4,258	\$1,599	\$2,073	<small>Highest</small> \$1,807	QNA	<small>Highest</small> \$1,849	\$2,738
Corner Brook	\$4,091	\$2,349	<small>Highest</small> \$2,058	\$2,402	\$895	\$1,271	<small>Highest</small> \$1,051	QNA	QNA	\$1,556

## Highlighted Profiles

Profile	Age	Commute	Annual KM	Years Licensed	Occupation	Relationship	License	Vehicle	Past Claims/Convictions
1 Ben	19	7 KM	15,000 KM	3	Student	Single	Fully Licensed	2013 TOYOTA COROLLA LE 4DR	None
2 Christie	22	7 KM	15,000 KM	6	Employed	Single	Fully Licensed	2008 HONDA CIVIC DX 2DR COUPE	None
3 Isabelle	24	7 KM	15,000 KM	8	Employed	Single	Fully Licensed	2015 HONDA CIVIC EX 4DR	None
4 Aaron	30	10 KM	20,000 KM	14	Employed	Married/Common Law	Fully Licensed	2016 FORD F150 XL REG CAB 4WD	Accident, Feb 2018
5 Alexa	43	0 KM	10,000 KM	27	Unemployed	Married/Common Law	Fully Licensed	2010 DODGE GRAND CARAVAN SE	None
6 Brad	42	10 KM	30,000 KM	26	Employed	Single	Fully Licensed	2016 FORD F150 LIMITED SUPERCREW 4WD	None
7 Terri	66	0 KM	10,000 KM	50	Retired	Married/Common Law	Fully Licensed	2011 TOYOTA COROLLA LE 4DR	None
Linda	68			52	Retired	Married/Common Law	Fully Licensed		None
8 Kevin	35	10 KM	30,000 KM	19	Employed	Married/Common Law	Fully Licensed	2017 DODGE RAM 1500 ST QUAD CAB 4WD	Accident, Mar 2019
Nicole	32			16	Employed	Married/Common Law	Fully Licensed		None
9 Sue	50	7 KM	20,000 KM	34	Employed	Married/Common Law	Fully Licensed	2014 FORD EXPLORER 4DR 4WD	None
Tony	55			39	Employed	Married/Common Law	Fully Licensed		None
10 Ed	48	7 KM	20,000 KM	32	Employed	Married/Common Law	Fully Licensed	2007 TOYOTA CAMRY LE 4DR	None
Kim	47			31	Unemployed	Married/Common Law	Fully Licensed		None
Brad	25			9	Student	Single	Fully Licensed		None

## Additional Profiles

Profile	Age	Commute	Annual KM	Years Licensed	Occupation	Relationship	License	Vehicle	Past Claims/Convictions
11 Sharon	19	7 KM	15,000 KM	3	Student	Single	Fully Licensed	2013 TOYOTA COROLLA LE 4DR	None
12 Andrew	24	7 KM	15,000 KM	8	Employed	Single	Fully Licensed	2015 HONDA CIVIC EX 4DR	None
13 Steven	22	7 KM	15,000 KM	6	Employed	Single	Fully Licensed	2008 HONDA CIVIC DX 2DR COUPE	None
14 Tina	30	10 KM	20,000 KM	14	Employed	Married/Common Law	Fully Licensed	2016 FORD F150 XL REG CAB 4WD	Accident, Feb 2018
15 Saul	33	10 KM	20,000 KM	17	Employed	Single	Fully Licensed	2015 CHEVROLET MALIBU LT 4DR	Major Conviction, May 2018
16 Aleah	33	10 KM	20,000 KM	17	Employed	Single	Fully Licensed	2015 CHEVROLET MALIBU LT 4DR	Major Conviction, May 2018
17 Kavan	18	10 KM	15,000 KM	2	Student	Single	Stage 2 Learners	2013 HYUNDAI ELANTRA GL 4DR	None
18 Suzanna	18	10 KM	15,000 KM	2	Student	Single	Stage 2 Learners	2013 HYUNDAI ELANTRA GL 4DR	None
19 Ansh	43	0 KM	10,000 KM	27	Unemployed	Married/Common Law	Fully Licensed	2010 DODGE GRAND CARAVAN SE	None
20 Juanita	42	10 KM	30,000 KM	26	Employed	Single	Fully Licensed	2016 FORD F150 LIMITED SUPERCREW 4WD	None
21 Cameron	31	7 KM	20,000 KM	15	Employed	Married/Common Law	Fully Licensed	2018 CHEVROLET SILVERADO 1500 WT CREW CAB 4WD	None
Rianna	30			14	Employed	Married/Common Law	Fully Licensed		None
22 Ed	48	7 KM	20,000 KM	32	Employed	Married/Common Law	Fully Licensed	2007 TOYOTA CAMRY LE 4DR	Accident, Jun 2018; Minor Conviction Feb 2019
Kim	47			31	Unemployed	Married/Common Law	Fully Licensed		None
Brad	25			9	Student	Single	Fully Licensed		Minor Conviction, Sep 2019

Profile:	1	2	3	4	5
Name:	Ben	Christie	Isabelle	Aaron	Alexa
Age:	19	22	24	30	43
Commute:	7 KM	7 KM	7 KM	10 KM	0 KM
Annual KM:	15,000 KM	15,000 KM	15,000 KM	20,000 KM	10,000 KM
Years Licensed:	3	6	8	14	27
Occupation:	Student	Employed	Employed	Employed	Unemployed
Relationship:	Single	Single	Single	Married/Common Law	Married/Common Law
License:	Fully Licensed	Fully Licensed	Fully Licensed	Fully Licensed	Fully Licensed
Vehicle:	2013 TOYOTA COROLLA LE 4DR	2008 HONDA CIVIC DX 2DR COUPE	2015 HONDA CIVIC EX 4DR	2016 FORD F150 XL REG CAB 4WD Accident, Feb 2018	2010 DODGE GRAND CARAVAN SE
Past Claims/Convictions:	None	None	None		None

**British Columbia**  
Estimated Future Rates

Vancouver West End	\$3,079	\$2,233	\$2,214	\$1,973	\$1,193
Abbotsford	\$3,189	\$2,271	\$2,294	\$2,009	\$1,106
Nanaimo	\$2,199	\$1,580	\$1,592	\$1,412	\$795
West Kelowna	\$2,510	\$1,768	\$1,820	\$1,582	\$876
Prince George	\$2,390	\$1,666	\$1,760	\$1,529	\$846

**British Columbia**  
Current Day Rates

Vancouver West End	\$4,516	\$3,265	\$3,025	\$2,586	\$1,532
Abbotsford	\$4,685	\$3,351	\$3,141	\$2,654	\$1,419
Nanaimo	\$3,211	\$2,310	\$2,165	\$1,849	\$1,013
West Kelowna	\$3,565	\$2,532	\$2,418	\$2,040	\$1,113
Prince George	\$3,312	\$2,335	\$2,282	\$1,930	\$1,065

**Alberta**

Calgary	Call for Quote	\$4,068	\$3,047	Call for Quote	\$1,664
Red Deer	\$7,234	\$3,325	\$2,498	Call for Quote	\$1,370
Edmonton	Call for Quote	\$4,245	\$3,242	\$9,126	\$1,731
Grande Prairie	Call for Quote	\$3,278	\$2,491	Call for Quote	\$1,316

**Saskatchewan**

Saskatoon	\$1,284	\$1,286	\$1,220	\$1,449	\$964
Esterhazy	\$1,286	\$1,288	\$1,222	\$1,450	\$966

**Manitoba**

Winnipeg	\$1,899	\$1,526	\$1,663	\$1,573	\$990
Brandon	\$1,831	\$1,471	\$1,604	\$1,527	\$935

**Ontario**

Ottawa	\$4,543	\$2,284	\$2,191	\$2,877	\$871
Toronto	\$6,463	\$3,504	Call for Quote	\$3,917	\$1,474
Kitchener	\$5,646	\$3,244	\$2,535	\$3,039	\$1,092
Sudbury	\$4,586	\$2,326	\$2,085	\$2,755	\$999
Thunder Bay	\$4,799	\$2,436	\$2,245	\$2,879	\$954

**New Brunswick**

Moncton	\$3,882	\$3,306	\$2,812	\$3,484	\$1,223
Miramichi	\$3,521	\$3,284	\$2,625	\$3,148	\$1,206
Saint John	\$3,601	\$3,026	\$2,764	\$3,367	\$1,365
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Corner Brook	\$4,091	\$2,349	\$2,058	\$2,402	\$895

Profile:	6	7	8	9	10
Name:	Brad	Terri & Linda	Kevin & Nicole	Sue & Tony	Ed & Kim & Brad
Age:	42	66/68	35/32	50/55	48/47/25
Commute:	10 KM	0 KM	10 KM	7 KM	7 KM
Annual KM:	30,000 KM	10,000 KM	30,000 KM	20,000 KM	20,000 KM
Years Licensed:	26	50/52	19/16	34/39	32/31/9
Occupation:	Employed	Retired	Employed	Employed	Employed, Unemployed, Student
Relationship:	Single	Married/Common Law	Married/Common Law	Married/Common Law	Married/Common Law, Child
License:	Fully Licensed	Fully Licensed	Fully Licensed	Fully Licensed	Fully Licensed
Vehicle:	2016 FORD F150 LIMITED SUPERCREW 4WD	2011 TOYOTA COROLLA LE 4DR	2017 DODGE RAM 1500 ST QUAD CAB 4WD	2014 FORD EXPLORER 4DR 4WD	2007 TOYOTA CAMRY LE 4DR
Past Claims/Convictions:	None	None	Kevin: Accident, Mar 2019	None	None

**British Columbia**

Estimated Future Rates

Vancouver West End	\$1,511	\$998	\$1,995	\$1,217	\$1,321
Abbotsford	\$1,554	\$941	\$2,057	\$1,218	\$1,324
Nanaimo	\$1,092	\$673	\$1,442	\$862	\$928
West Kelowna	\$1,237	\$754	\$1,638	\$948	\$1,027
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**British Columbia**

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West Kelowna	\$1,514	\$971	\$2,053	\$1,252	\$1,365
Prince George	\$1,451	\$929	\$1,968	\$1,160	\$1,253

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**Saskatchewan**

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Esterhazy	\$1,260	\$1,049	\$1,352	\$1,169	\$949

**Manitoba**

Winnipeg	\$1,423	\$1,233	\$1,463	\$1,511	\$1,210
Brandon	\$1,381	\$1,165	\$1,421	\$1,458	\$1,170

**Ontario**

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Toronto	\$2,130	\$1,467	\$4,217	\$1,658	\$2,501
Kitchener	\$1,533	\$1,073	\$3,282	\$1,250	Call for Quote
Sudbury	\$1,517	\$1,008	\$3,155	\$1,168	Call for Quote
Thunder Bay	\$1,604	\$994	\$2,940	\$1,112	Call for Quote

**New Brunswick**

Moncton	\$1,606	\$1,306	Call for Quote	\$1,575	\$1,919
Miramichi	\$1,452	\$1,259	Call for Quote	\$1,516	\$1,785
Saint John	\$1,838	\$1,482	Call for Quote	\$1,474	\$1,858
Fredericton	\$1,390	\$1,039	Call for Quote	\$1,301	\$1,490

**Nova Scotia**

Sydney	\$1,545	\$1,150	Call for Quote	\$1,379	\$1,742
Antigonish	\$1,335	\$914	Call for Quote	\$1,124	\$1,221
Truro	\$1,335	\$948	Call for Quote	\$1,145	\$1,316
Halifax	\$1,457	\$1,125	Call for Quote	\$1,380	\$1,610

**Newfoundland**

Gander	\$1,271	\$1,051	Call for Quote	\$1,119	\$1,556
St John's	\$2,073	\$1,807	Call for Quote	\$1,849	\$2,738
Corner Brook	\$1,271	\$1,051	Call for Quote	Call for Quote	\$1,556



Profile:	11	12	13	14	15
Name:	Sharon	Andrew	Steven	Tina	Saul
Age:	19	24	22	30	33
Commuter:	7 KM	7 KM	7 KM	10 KM	10 KM
Annual KM:	15,000 KM	15,000 KM	15,000 KM	20,000 KM	20,000 KM
Years Licensed:	3	8	6	14	17
Occupation:	Student	Employed	Employed	Employed	Employed
Relationship:	Single	Single	Single	Married/Common Law	Single
License:	Fully Licensed	Fully Licensed	Fully Licensed	Fully Licensed	Fully Licensed
Vehicle:	2013 TOYOTA COROLLA LE 4DR	2015 HONDA CIVIC EX 4DR	2008 HONDA CIVIC DX 2DR COUPE	2016 FORD F150 XL REG CAB 4WD Accident, Feb 2018	2015 CHEVROLET MALIBU LT 4DR Major Conviction, May 2018
Past Claims/Convictions:	None	None	None		

**British Columbia**  
Estimated Future Rates

Vancouver West End	\$3,079	\$2,214	\$2,233	\$1,973	\$1,529
Abbotsford	\$3,189	\$2,294	\$2,271	\$2,009	\$1,559
Nanaimo	\$2,199	\$1,592	\$1,580	\$1,412	\$1,091
West Kelowna	\$2,510	\$1,820	\$1,768	\$1,582	\$1,224
Prince George	\$2,390	\$1,760	\$1,666	\$1,529	\$1,165

**British Columbia**  
Current Day Rates

Vancouver West End	\$4,516	\$3,025	\$3,265	\$2,586	\$2,087
Abbotsford	\$4,685	\$3,141	\$3,351	\$2,654	\$2,144
Nanaimo	\$3,211	\$2,165	\$2,310	\$1,849	\$1,488
West Kelowna	\$3,565	\$2,418	\$2,532	\$2,040	\$1,639
Prince George	\$3,312	\$2,282	\$2,335	\$1,930	\$1,530

**Alberta**

Calgary	Call for Quote	\$3,693	\$4,850	Call for Quote	\$5,070
Red Deer	Call for Quote	\$3,106	\$4,227	Call for Quote	\$4,593
Edmonton	Call for Quote	\$3,608	\$4,765	Call for Quote	\$4,722
Grande Prairie	Call for Quote	\$3,134	\$4,408	Call for Quote	\$4,421

**Saskatchewan**

Saskatoon	\$1,284	\$1,220	\$1,286	\$1,449	\$1,184
Esterhazy	\$1,286	\$1,222	\$1,288	\$1,450	\$1,187

**Manitoba**

Winnipeg	\$1,899	\$1,663	\$1,526	\$1,573	\$1,573
Brandon	\$1,831	\$1,604	\$1,471	\$1,527	\$1,517

**Ontario**

Ottawa	\$3,101	\$2,351	\$2,907	\$2,750	\$3,222
Toronto	\$5,120	\$3,230	\$4,501	\$3,843	\$6,642
Kitchener	\$3,612	\$2,777	\$3,587	\$3,012	\$3,830
Sudbury	\$3,495	\$2,391	\$2,930	\$2,662	\$3,679
Thunder Bay	\$3,623	\$2,496	\$2,982	\$2,811	\$3,358

**New Brunswick**

Moncton	\$3,882	\$2,812	\$3,306	\$3,484	Call for Quote
Miramichi	\$3,521	\$2,625	\$3,284	\$3,148	Call for Quote
Saint John	\$3,601	\$2,764	\$3,026	\$3,367	Call for Quote
Fredericton	\$3,090	\$2,252	\$2,741	\$2,844	Call for Quote

**Nova Scotia**

Sydney	\$4,789	\$2,478	Call for Quote	\$3,968	Call for Quote
Antigonish	\$3,723	\$1,718	\$2,093	\$2,884	Call for Quote
Truro	\$3,984	\$1,866	Call for Quote	\$3,092	Call for Quote
Halifax	\$4,738	\$2,082	Call for Quote	\$3,758	Call for Quote

**Newfoundland**

Gander	\$4,091	\$2,058	\$2,405	Call for Quote	\$2,191
St John's	\$7,133	\$3,446	\$4,373	\$4,258	\$4,068
Corner Brook	\$4,091	\$2,058	\$2,405	\$2,402	\$2,191

Profile:	16	17	18	19	20
Name:	Aleah	Kavan	Suzanna	Ansh	Juanita
Age:	33	18	18	43	42
Commuter:	10 KM	10 KM	10 KM	0 KM	10 KM
Annual KM:	20,000 KM	15,000 KM	15,000 KM	10,000 KM	30,000 KM
Years Licensed:	17	2	2	27	26
Occupation:	Employed	Student	Student	Unemployed	Employed
Relationship:	Single	Single	Single	Married/Common Law	Single
License:	Fully Licensed	Stage 2 Learners	Stage 2 Learners	Fully Licensed	Fully Licensed
Vehicle:	2015 CHEVROLET MALIBU LT 4DR	2013 HYUNDAI ELANTRA GL 4DR	2013 HYUNDAI ELANTRA GL 4DR	2010 DODGE GRAND CARAVAN SE	2016 FORD F150 LIMITED SUPERCREW 4WD
Past Claims/Convictions:	Major Conviction, May 2018	None	None	None	None

**British Columbia**  
Estimated Future Rates

Vancouver West End	\$1,529	\$3,260	\$3,260	\$1,193	\$1,511
Abbotsford	\$1,559	\$3,366	\$3,366	\$1,106	\$1,554
Nanaimo	\$1,091	\$2,325	\$2,325	\$795	\$1,092
West Kelowna	\$1,224	\$2,645	\$2,645	\$876	\$1,237
Prince George	\$1,165	\$2,522	\$2,522	\$846	\$1,208

**British Columbia**  
Current Day Rates

Vancouver West End	\$2,087	\$4,789	\$4,789	\$1,532	\$1,881
Abbotsford	\$2,144	\$4,959	\$4,959	\$1,419	\$1,946
Nanaimo	\$1,488	\$3,402	\$3,402	\$1,013	\$1,358
West Kelowna	\$1,639	\$3,770	\$3,770	\$1,113	\$1,514
Prince George	\$1,530	\$3,505	\$3,505	\$1,065	\$1,451

**Alberta**

Calgary	\$5,046	Call for Quote	Call for Quote	\$1,674	\$3,277
Red Deer	\$4,530	Call for Quote	Call for Quote	\$1,395	\$2,789
Edmonton	\$4,704	Call for Quote	Call for Quote	\$1,762	\$3,094
Grande Prairie	\$4,370	Call for Quote	Call for Quote	\$1,322	\$2,669

**Saskatchewan**

Saskatoon	\$1,184	\$1,258	\$1,258	\$964	\$1,259
Esterhazy	\$1,187	\$1,260	\$1,260	\$966	\$1,260

**Manitoba**

Winnipeg	\$1,573	\$1,715	\$1,715	\$990	\$1,423
Brandon	\$1,517	\$1,654	\$1,654	\$935	\$1,381

**Ontario**

Ottawa	\$3,292	Call for Quote	Call for Quote	\$0	\$1,441
Toronto	\$5,625	Call for Quote	Call for Quote	\$1,508	\$2,068
Kitchener	\$3,928	Call for Quote	Call for Quote	\$1,098	\$1,483
Sudbury	\$3,273	Call for Quote	Call for Quote	\$983	\$1,504
Thunder Bay	\$3,447	Call for Quote	Call for Quote	\$965	\$1,586

**New Brunswick**

Moncton	Call for Quote	Call for Quote	Call for Quote	\$1,223	\$1,606
Miramichi	Call for Quote	Call for Quote	Call for Quote	\$1,206	\$1,452
Saint John	Call for Quote	Call for Quote	Call for Quote	\$1,365	\$1,838
Fredericton	Call for Quote	Call for Quote	Call for Quote	\$976	\$1,390

**Nova Scotia**

Sydney	Call for Quote	Call for Quote	Call for Quote	\$1,094	\$1,524
Antigonish	Call for Quote	Call for Quote	Call for Quote	\$855	\$1,310
Truro	Call for Quote	Call for Quote	Call for Quote	\$895	\$1,310
Halifax	Call for Quote	Call for Quote	Call for Quote	\$1,042	\$1,446

**Newfoundland**

Gander	\$2,191	Call for Quote	Call for Quote	\$895	\$1,271
St John's	\$4,068	Call for Quote	Call for Quote	\$1,599	\$2,073
Corner Brook	\$2,191	Call for Quote	\$3,905	\$895	\$1,271

Profile:	21	22
Name:	Cameron & Rianna	Ed, Kim & Brad
Age:	31/30	48/47/25
Commute:	7 KM	7 KM
Annual KM:	20,000 KM	20,000 KM
Years Licensed:	15/14	32/31/9
Occupation:	Employed	Employed, Unemployed, Student
Relationship:	Married/Common Law	Married/Common Law, Child
License:	Fully Licensed	Fully Licensed
Vehicle:	2018 CHEVROLET SILVERADO 1500 WT CREW CAB 4WD	2007 TOYOTA CAMRY LE 4DR
Past Claims/Convictions:	None	Accident, Jun 2018; Minor Conviction Feb 2019

**British Columbia**  
Estimated Future Rates

Vancouver West End	\$1,660	\$1,321
Abbotsford	\$1,710	\$1,324
Nanaimo	\$1,201	\$928
West Kelowna	\$1,362	\$1,027
Prince George	\$1,343	\$955

**British Columbia**  
Current Day Rates

Vancouver West End	\$2,129	\$1,771
Abbotsford	\$2,202	\$1,800
Nanaimo	\$1,537	\$1,252
West Kelowna	\$1,711	\$1,365
Prince George	\$1,647	\$1,253

**Alberta**

Calgary	\$3,338	\$5,770
Red Deer	\$2,842	\$5,811
Edmonton	\$3,312	\$5,729
Grande Prairie	\$2,625	\$5,787

**Saskatchewan**

Saskatoon	\$1,314	\$1,025
Esterhazy	\$1,315	\$1,028

**Manitoba**

Winnipeg	\$1,359	\$1,230
Brandon	\$1,320	\$1,190

**Ontario**

Ottawa	\$1,598	Call for Quote
Toronto	\$2,182	\$5,602
Kitchener	\$1,691	\$4,124
Sudbury	\$1,513	\$3,615
Thunder Bay	\$1,527	Call for Quote

**New Brunswick**

Moncton	\$2,102	\$3,730
Miramichi	\$1,646	Call for Quote
Saint John	\$1,870	\$3,449
Fredericton	\$1,666	Call for Quote

**Nova Scotia**

Sydney	\$1,811	\$3,313
Antigonish	\$1,461	\$2,479
Truro	\$1,461	\$2,479
Halifax	\$1,685	\$3,174

**Newfoundland**

Gander	\$1,374	\$2,366
St John's	\$2,186	\$5,035
Corner Brook	\$1,374	\$2,366

## Rating Assumptions

The following assumptions underlie the sampled quotes:

All customer profiles are assumed to be personal use policies (ie no business/commercial use)

Where applicable, all customer profiles are assumed to have a \$2 million limit for Third Party Liability coverage. All customer profiles are assumed to purchase Collision and Comprehensive coverage with \$500 deductibles.

All drivers were assumed to obtain their license on their 16th birthday and progress through graduated license programs without delays/fast tracking.

All drivers were assumed to first be listed as a driver on an insurance policy when they turned 16, and have been with the same insurer for the entire duration.

Vehicles were assumed to have winter tires equipped.

Vehicles were assumed to be parked in a private garage over night.

Discounts were declined such as bundled insurance discounts (e.g. Auto & Home), CAA member discounts, potential discounts from use of a tracking app, and good grades discounts.