



Consumers' Association of Canada
Association des Consommateurs du Canada

AUTO INSURANCE RATE COMPARISON STUDY

Release #2 – July 28, 2003

20 Cities In 5 Provinces

New Brunswick

Nova Scotia

Manitoba

Saskatchewan

British Columbia

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**For consumers who wish to tell us their personal story with auto insurance,
or for related press releases and studies, please go to www.CACBC.com.**

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PURPOSE

Consumers across Canada are very concerned about auto insurance rates. Auto insurance is a unique and complex consumer product. How much a consumer pays for an insurance policy differs significantly across Canada.

Consumers want to know, and this report answers, the following question:

How much would the same driver pay for auto insurance if they had the same vehicle, same driver record and identical claims history but lived in each of the cities included in this report?

This report provides an independent source of information for consumers on auto insurance rates in 20 cities in five provinces. The report contains information from a comprehensive national study on auto insurance rates that is being conducted by the Consumers' Association of Canada. The entire study will be released later in the summer of 2003.

Data From the Following Cities Is Included In This Report

New Brunswick	Bathurst
	Fredericton
	Moncton
	St. John
Nova Scotia	Halifax
	New Glasgow
	Sydney
	Yarmouth
Manitoba	Brandon
	Thompson
	Winnipeg
Saskatchewan	Lloydminster
	Prince Albert
	Regina
	Yorkton
British Columbia	Nelson
	Penticton
	Prince George
	Vancouver
	Victoria

SCOPE OF THIS REPORT

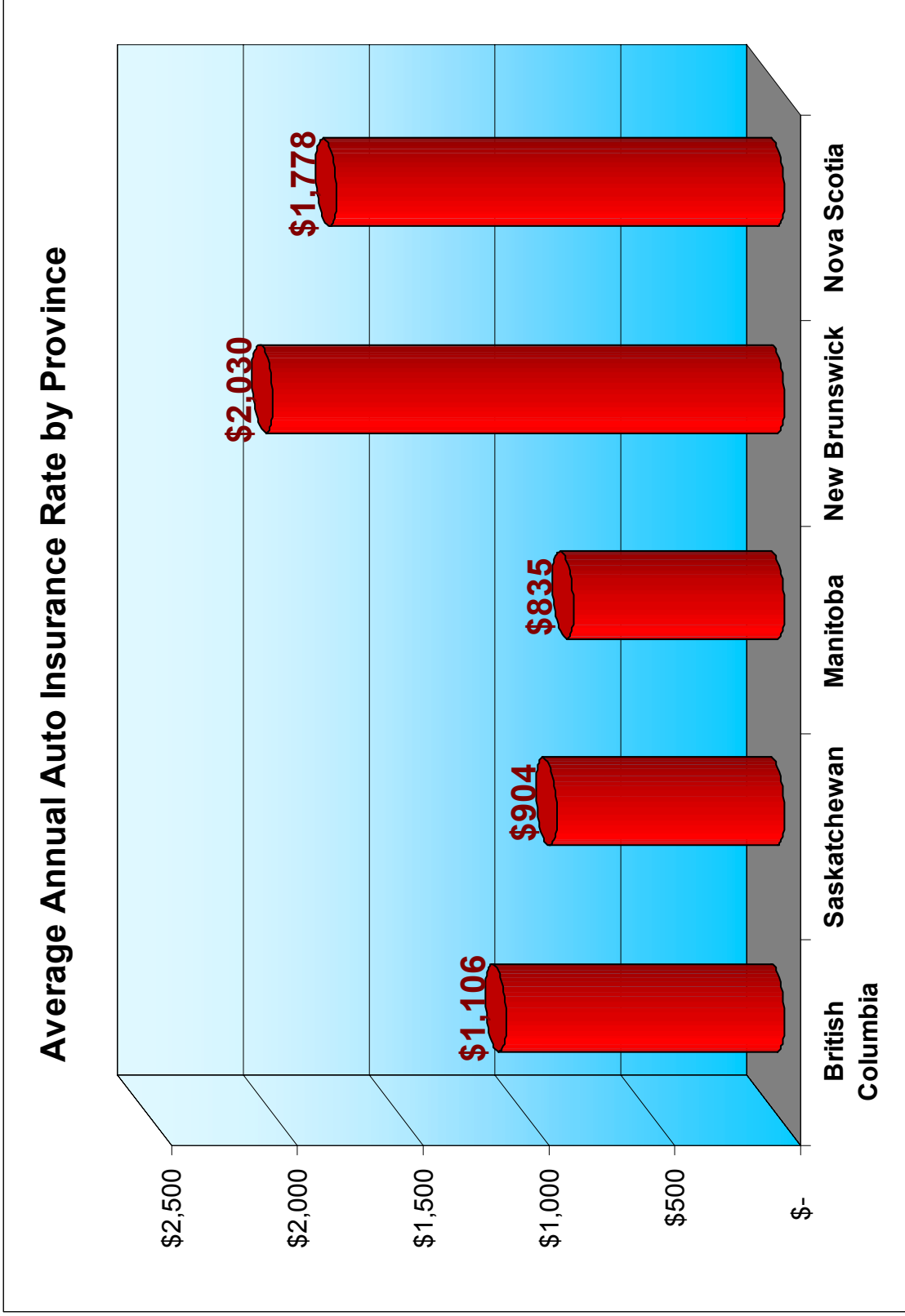
1. This report focuses on five provinces for which data is available, New Brunswick, Nova Scotia, Manitoba, Saskatchewan and British Columbia.
2. The report uses data obtained directly from industry sources and all rate quotes are as of the period July 2 – 11th, 2003.
3. For each city a total of 34 rating profiles were used to provide a wide cross-sectional analysis of vehicle types, gender, location, age, driving history and claims records.
4. For each rating profile a total of ten rate quotes were obtained for each city in New Brunswick and Nova Scotia. For provinces that operate public auto systems only one rate quote was required for each profile for each city.
5. The following criteria were used for all rate quotes:
 - Liability Coverage - \$2 million
 - Collision Deductible - \$500
 - Comprehensive Deductible - \$300 (Manitoba quotes - \$500)

REPORT HIGHLIGHTS

1. **New Brunswick consumers, like those in Nova Scotia, pay on average about 100% more for auto insurance than consumers in the three western provinces with public auto insurance systems.**
2. **A consumer in St. John, New Brunswick could pay up to \$4000 more for auto insurance than if they lived in Regina, Saskatchewan, a comparable sized city.**
3. **Many consumers living in smaller cities in New Brunswick such as Bathurst, Fredericton, and Moncton can pay up to 500% more for auto insurance than people living in comparable cities in the western provinces with public automobile insurance systems.**
4. **In New Brunswick older drivers who drive newer, much more expensive cars, and who have driving convictions, pay up to \$2000 less for auto insurance than young drivers with clean driving records. In all public auto provinces, where rates are based on a driver's record, a young good driver pays less than a bad older driver.**

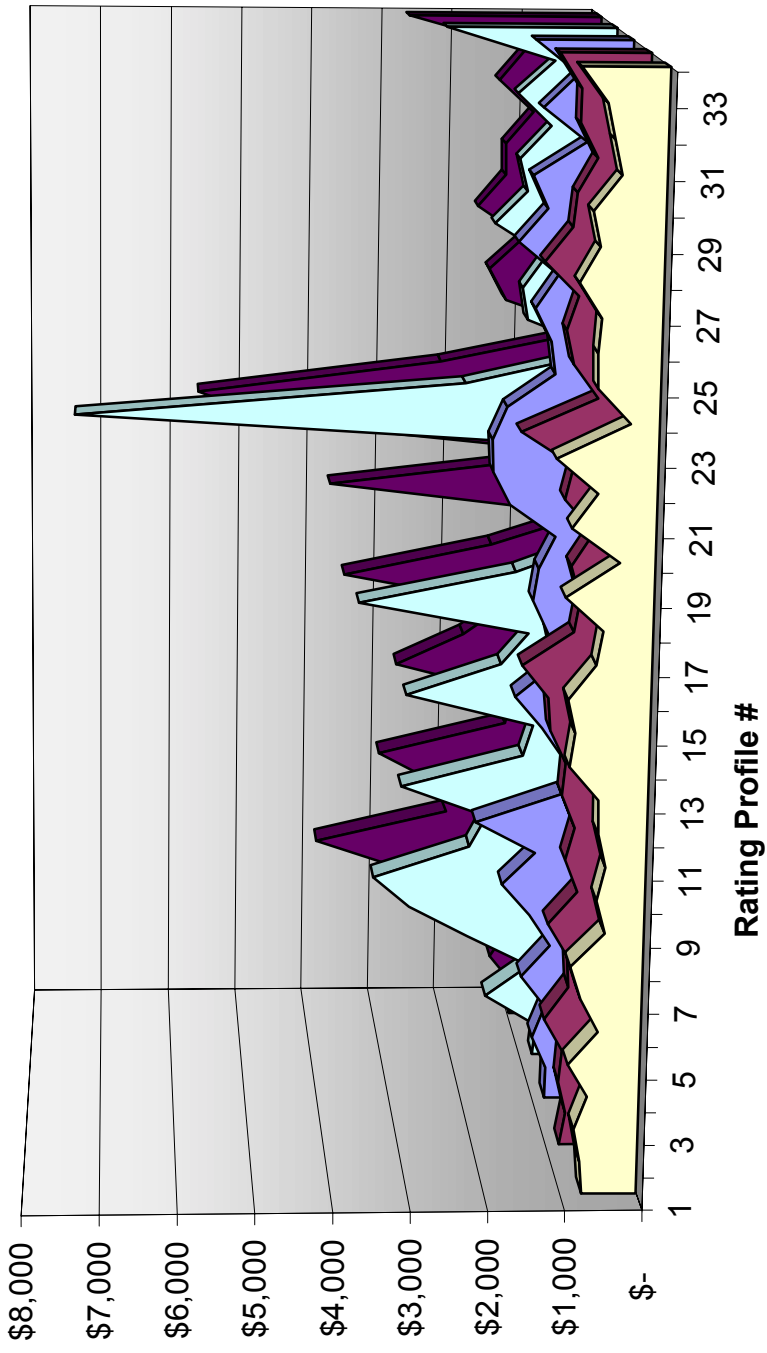
Rating Profile List

Rating Profile	Vehicle Year	Make and Model	Primary Use	Gender	Age	Occupation	MONTHS licensed	Claims and Convictions (w/ number of months ago)
1	1995	Chrysler Intrepid	Business	Male	58	Financial Broker	480	
2	1996	Dodge Caravan	Pleasure	Female	55	Homemaker	420	
3	1992	Toyota 4Runner 4DR	Business	Male	58	Manager	480	Collision (12)
4	1998	Ford Windstar 3.0L	Pleasure	Female	55	Homemaker	420	
5	1999	Toyota Camry	Business	Male	48	Accountant	384	Comp (24) 2 Minor (17 & 36)
		Occasional Driver of Above Vehicle		Female	47	Homemaker	312	Minor Conviction (1)
		Occasional Driver of Above Vehicle		Male	27	Student	12	Minor Conviction (11)
6	1994	Ford Taurus LX Wagon	Pleasure	Female	42	Veterinarian	312	
		Occasional Driver of Above Vehicle		Male	48	Homemaker	384	
		Occasional Driver of Above Vehicle		Male	17	Student	12	
7	1992	Honda Civic DX Hatchback	Business	Male	22	Cook	72	
8	2000	Ford Excursion	Business	Female	45	First Aid Instructor	192	Collision (18)
9	1990	Dodge Spirit	Business	Female	22	Student	72	
10	1995	GMC Sonoma SLS	Business	Female	22	Furniture Repair	72	Collision (18)
11	1991	Mazda 4DR Protégé	Pleasure	Female	87	Retired	744	2 Minor Convictions (3 & 8)
12	1997	Saturn SL1	Pleasure	Male	72	Retired	384	
		Occasional Driver of Above Vehicle		Female	77	Retired	168	
13	1994	Plymouth Colt	Business	Female	38	Retail Sales	264	Collision (18)
		Occasional Driver of Above Vehicle		Male	18	Student	24	
14	2000	Volvo V70 XC AWD SE	Business	Male	45	Retail Proprietor	180	3 Comprehensive (6 & 12 & 18)
		Occasional Driver of Above Vehicle		Female	40	Retail Proprietor	60	
15	2002	Toyota Corolla	Pleasure	Male	68	Retired	400	
		Occasional Driver of Above Vehicle		Female	66	Retired	540	
16	1992	Pontiac Sunbird GT	Business	Female	51	P/T Student, Retail	252	Collision (12), Criminal Code (12)
17	1997	Dodge Ram Club Cab	Business	Male	35	Construction	228	Comprehensive Claim (12)
		Occasional Driver of Above Vehicle		Female	32	Retail Sales	120	
18	1990	Jeep Cherokee Pioneer	Business	Male	40	P/T Student, Pizza Delivery	264	Collision (12)
19	1996	Chevrolet Cavalier	Business	Female	33	Office Manager	96	Major Conviction (18)
20	1985	GMC K1500 Pickup 4x4	Business	Female	18	Student	1	
21	1998	Dodge Neon	Business	Female	17	Student	12	
22	1992	Toyota Pickup SR5 4x4	Business	Male	19	Labourer	24	2 Minor Convictions (12 & 24)
23	2003	Lexus ES 300	Business	Female	57	Bus. Owner	444	2 Minor Convictions (12 & 24)
24	1966	Volkswagen Vanagon GL Camper	Business	Male	31	Sales	144	Collision (12)
		Occasional Driver of Above Vehicle		Female	30	Self-Employed	48	
25	2000	Honda Odyssey EX	Pleasure	Female	43	Homemaker	312	
26	2002	Chevy Astro Cargo Van	Business	Male	51	Business Owner	396	
27	1996	Suzuki Swift	Pleasure	Male	25	Welder	60	
		Occasional Driver of Above Vehicle (3)		Female	27	Child Care Worker	36	
28	1999	BMW 323	Business	Male	36	Web Designer	228	Minor Conviction (12)
29	1996	Mazda Miata	Business	Female	42	Nurse	288	Comp (36), Collision (85)
30	1997	Ford Explorer	Business	Male	55	Supervisor	408	
		Occasional Driver of Above Vehicle		Female	50	Sales Clerk	372	
31	1988	Chrysler New Yorker	Pleasure	Female	70	Retired	612	
32	1997	Ford F-150 1/2 Tonne Truck	Business	Male	42	Foreman	300	
33	1993	Buick Park Avenue 4DR	Pleasure	Male	75	Retired	660	Collision (8)
34	2001	Volkswagen Beetle	Business	Male	27	Engineering Technologist	132	

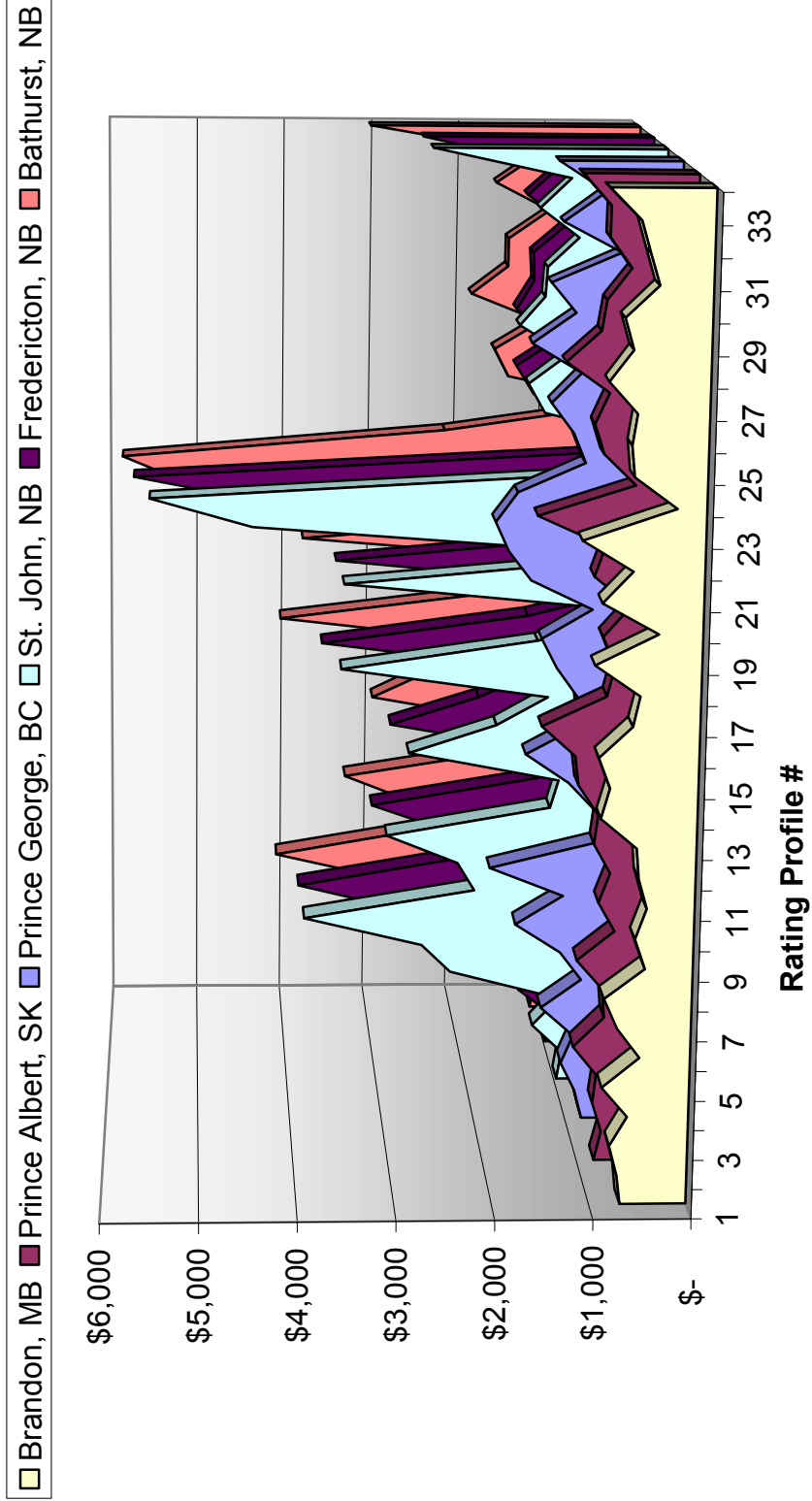


Annual Auto Insurance Rates - 34 Driver Profiles (Median Rates for Nova Scotia and New Brunswick)

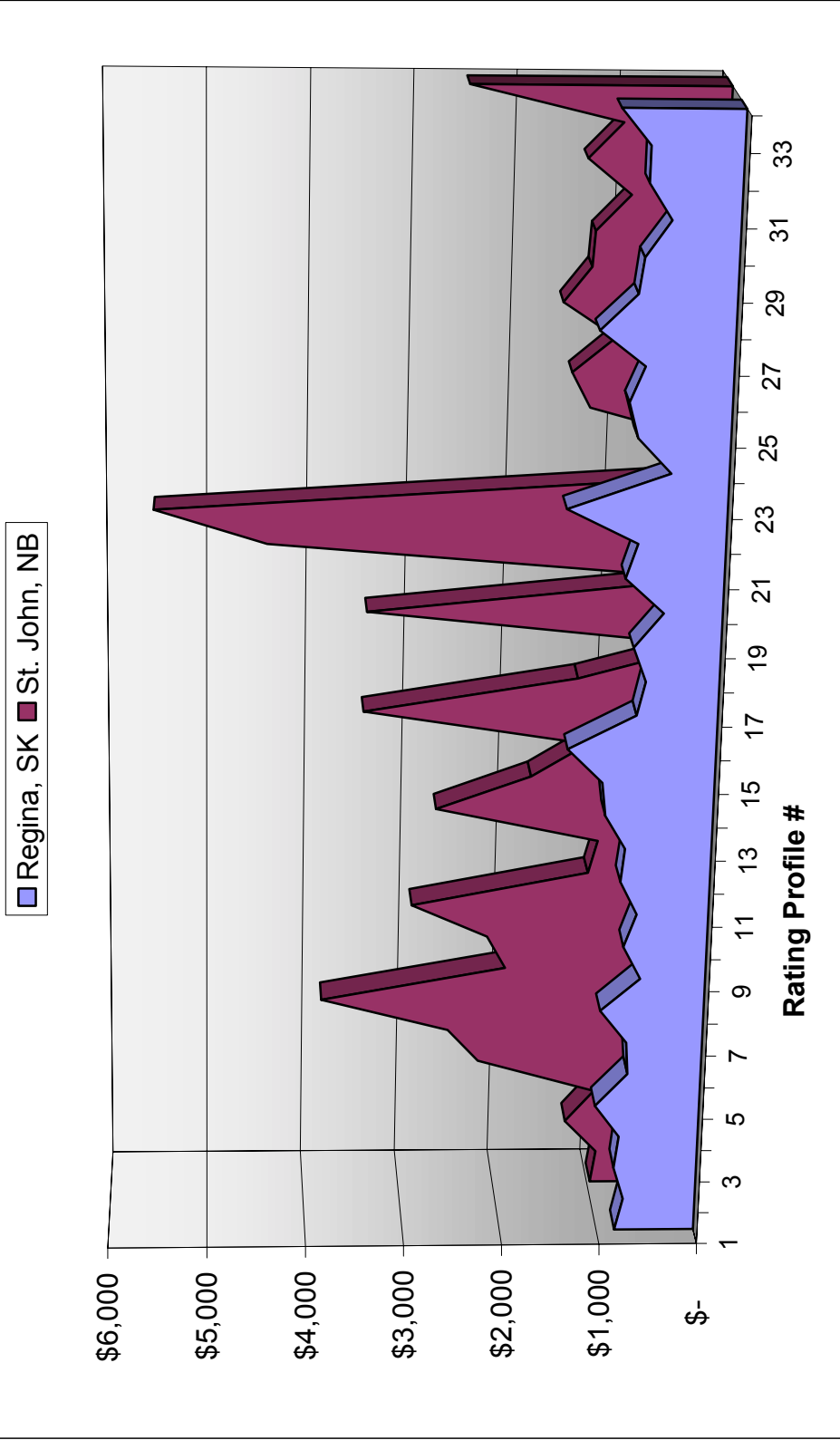
Legend: ■ Manitoba ■ Saskatchewan ■ British Columbia ■ Nova Scotia ■ New Brunswick



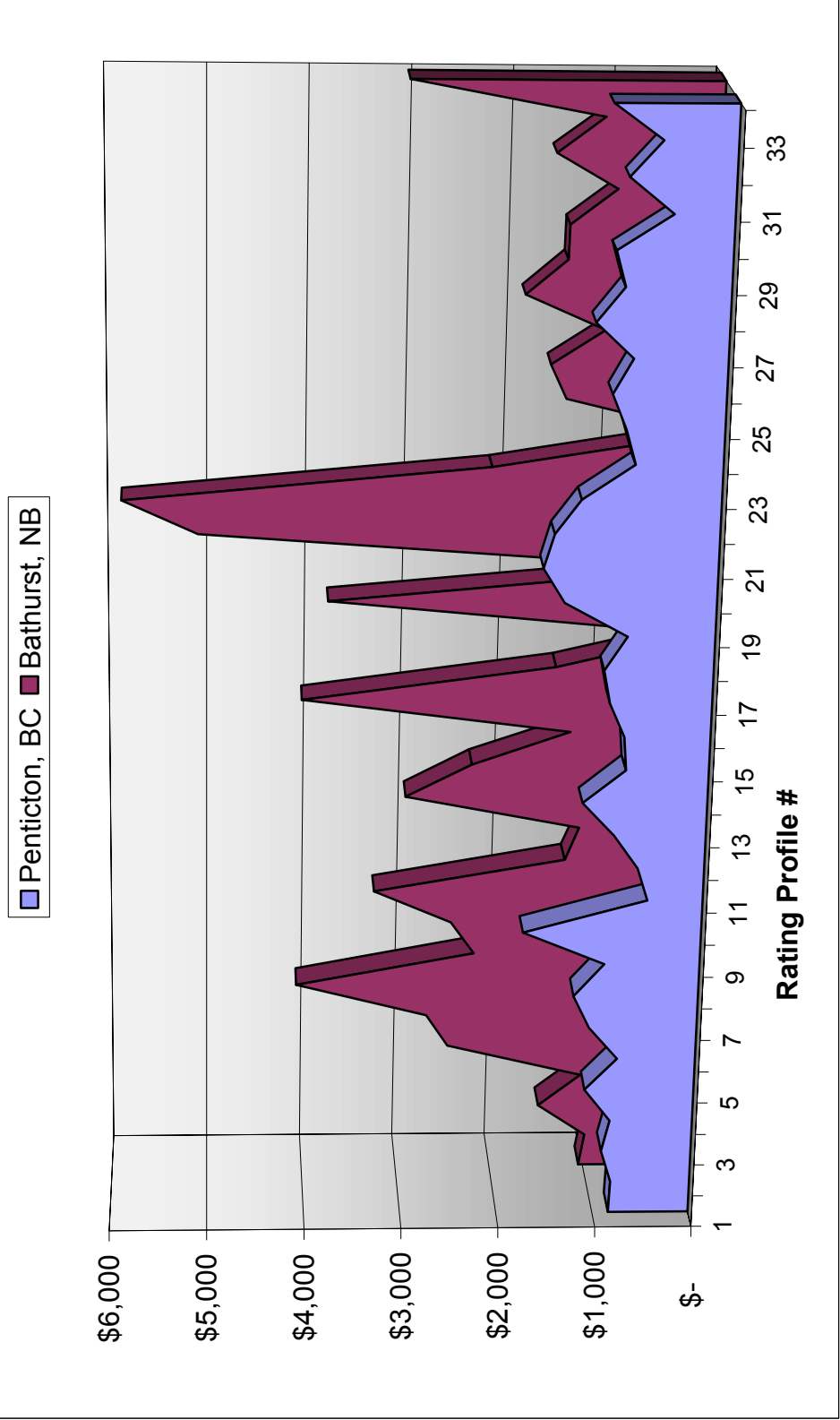
Annual Auto Insurance Rates Three Public Insurance Cities vs. Median Rates for Three New Brunswick Cities



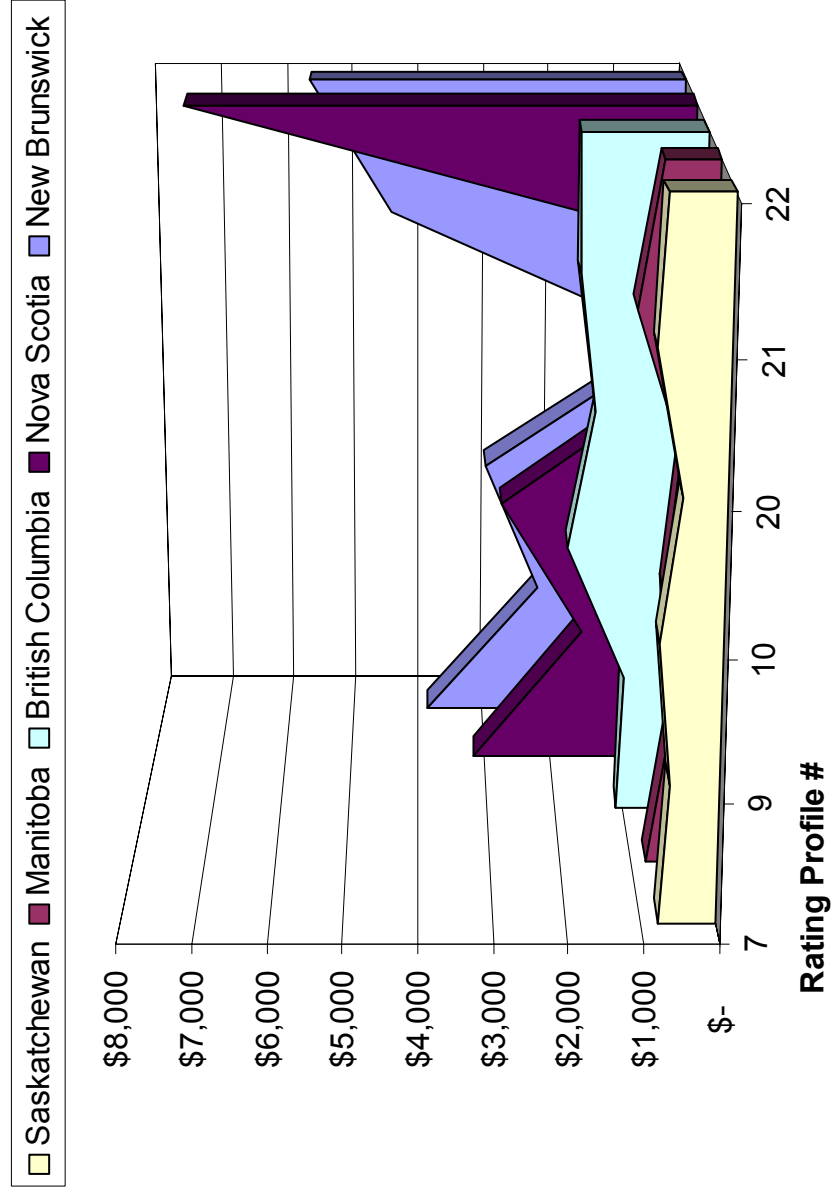
Comparison of Annual Auto Insurance Rates Regina, SK vs. the Median Rate in St John, NB



Annual Auto Insurance Rates In Two Small Cities Penticton, BC vs. the Median Rate in Bathurst, NB



Principal Drivers Under 25 Years Old Median Rates for New Brunswick and Nova Scotia vs. Public Auto Insurance Provinces



**Good Driver vs. Bad Driver
Rating Profile #7**

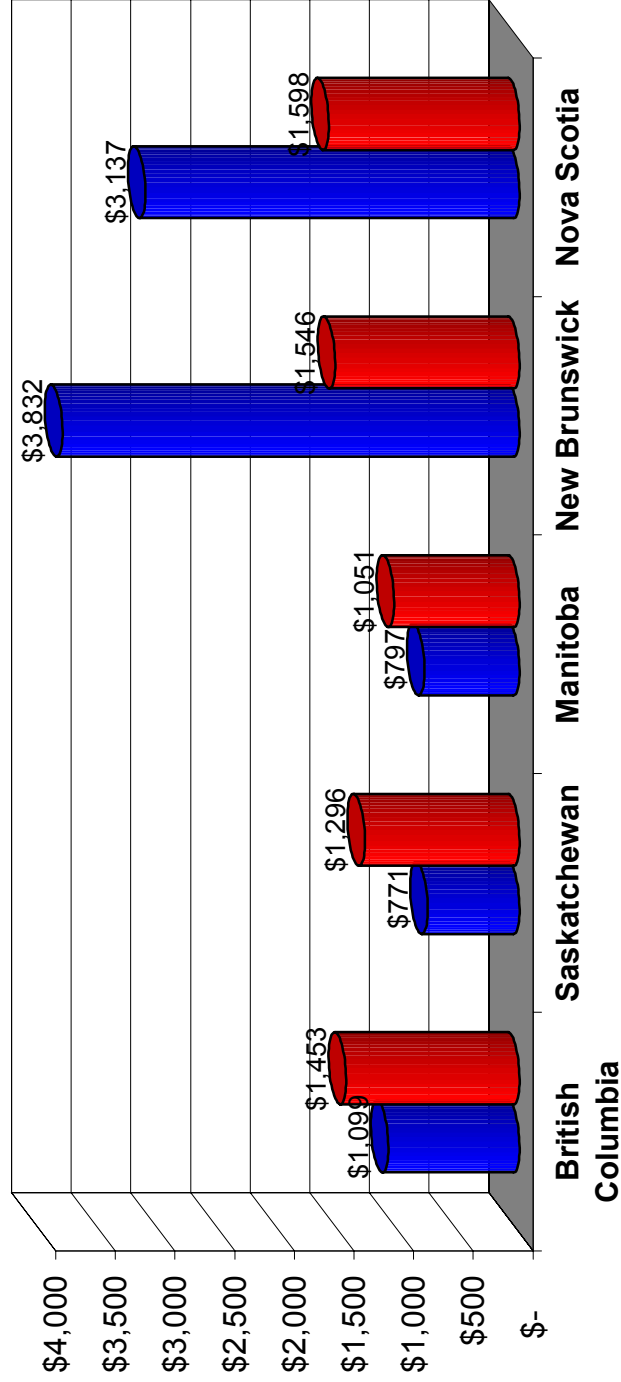
(Male, 22, Clean Record - '92 Honda Civic)

VS

Rating Profile #28

(Male, 36, One Minor Conviction 12 months ago - '99 BMW 323)

■ Rating Profile 7 ■ Rating Profile 28



Median Annual Auto Insurance Rates - NS, NB vs. Public Insurance Provinces, Sorted by Age of Principal Driver

