



Consumers' Association of Canada
Association des Consommateurs du Canada

AUTO INSURANCE RATE COMPARISON STUDY

Release #3

17 Cities In Four Western Provinces

Manitoba
Saskatchewan
Alberta
British Columbia

For further information contact: Mr. Bruce Cran (604) 454-7827

**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 17 cities in the four western 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

Manitoba	Brandon
	Thompson
	Winnipeg
Saskatchewan	Lloydminster
	Prince Albert
	Regina
	Yorkton
Alberta	Calgary
	Edmonton
	Ft. McMurray
	Lethbridge
	Lloydminster
British Columbia	Nelson
	Penticton
	Prince George
	Vancouver
	Victoria

SCOPE OF THIS REPORT

1. This particular report focuses on the four western provinces - Manitoba, Saskatchewan, Alberta 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 of the 34 rating profiles a total of ten rate quotes were obtained for each city in Alberta. For the other three 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)

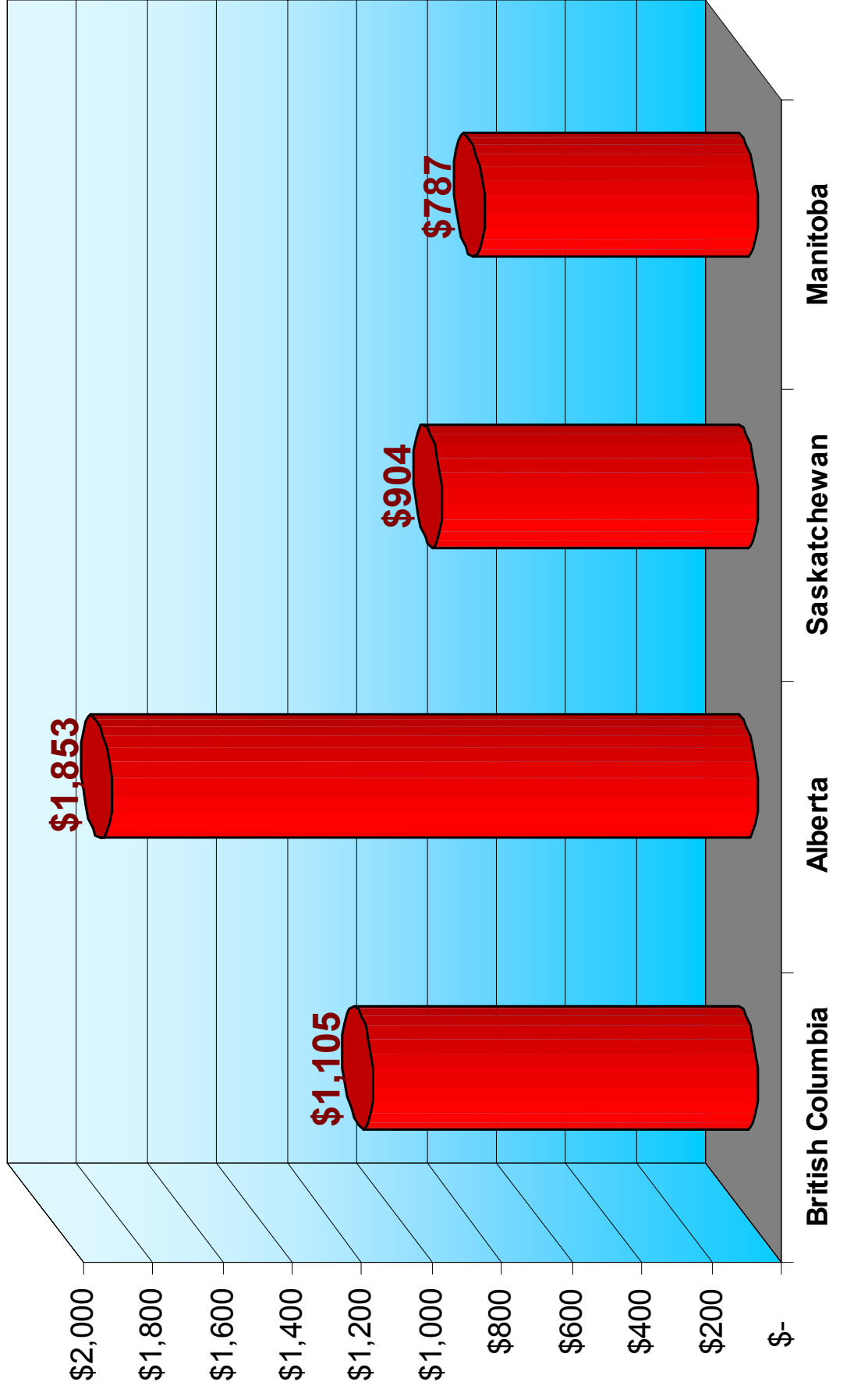
REPORT HIGHLIGHTS

1. **Alberta consumers pay on average about twice as much for auto insurance than consumers in the other three western provinces with public auto insurance systems.**
2. **A consumer in Lloydminster, Alberta could pay up to \$8,980 more annually for auto insurance than if they lived literally across the street in Lloydminster, Saskatchewan.**
3. **A driver in Winnipeg could pay up to \$9,080 less for auto insurance than if they lived in Edmonton, a comparable sized city with similar prairie-like driving conditions.**
4. **In Alberta older drivers who drive newer, much more expensive cars, and who have driving convictions, pay up to \$2,430 less annually for auto insurance than young drivers with clean driving records. In the three 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)
6	1994	Ford Taurus LX Wagon	Pleasure	Female	42	Veterinarian	312	Minor Conviction (11)
		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	40	
15	2002	Toyota Corolla	Pleasure	Male	68	Retired	600	
		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	

Average Annual Auto Insurance Rate by Province

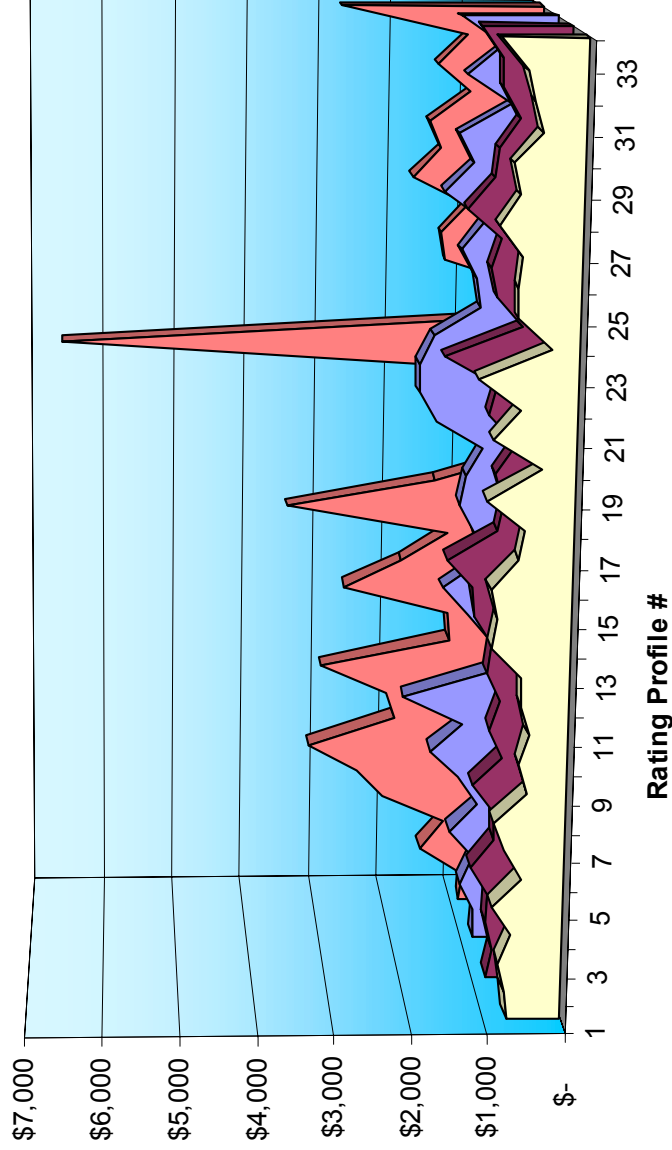


Rating Profile List

Rating Profile	Vehicle Year	Make & Model	Primary Driver Gender	Primary Driver Age	Claim(s) or Conviction(s)
1	1995	Chrysler Intrepid	Male	58	No
2	1996	Dodge Caravan	Female	55	No
3	1992	Toyota 4Runner	Male	58	Yes
4	1998	Ford Windstar	Female	55	No
5	1999	Toyota Camry	Male	48	Yes
6	1994	Ford Taurus	Female	42	No
7	1992	Honda Civic	Male	22	No
8	2000	Ford Excursion	Female	45	Yes
9	1990	Dodge Spirit	Female	22	No
10	1995	GMC Sonoma	Female	22	Yes
11	1991	Mazda Protégé	Female	87	Yes
12	1997	Saturn SL1	Male	72	No
13	1994	Plymouth Colt	Female	38	Yes
14	2000	Volvo V70	Male	45	Yes
15	2002	Toyota Corolla	Male	68	No
16	1992	Pontiac Sunbird	Female	51	Yes
17	1997	Dodge Ram	Male	35	Yes
18	1990	Jeep Cherokee	Male	40	Yes
19	1996	Chevrolet Cavalier	Female	33	Yes
20	1985	GMC K1500	Female	18	No
21	1998	Dodge Neon	Female	17	No
22	1992	Toyota Pickup	Male	19	Yes
23	2003	Lexus ES 300	Female	57	Yes
24	1966	Volkswagen Vanagon	Male	31	Yes
25	2000	Honda Odyssey	Female	43	No
26	2002	Chevy Astro	Male	51	No
27	1996	Suzuki Swift	Female	43	No
28	1999	BMW 323	Male	36	Yes
29	1996	Mazda Miata	Female	42	Yes
30	1997	Ford Explorer	Male	55	No
31	1988	Chrysler New Yorker	Female	70	No
32	1997	Ford F-150	Male	42	No
33	1993	Buick Park Avenue	Male	75	Yes
34	2001	Volkswagen Beetle	Male	27	No

Median Annual Auto Insurance Rate by Province

■ Manitoba
 ■ Saskatchewan
 ■ British Columbia
 ■ Alberta

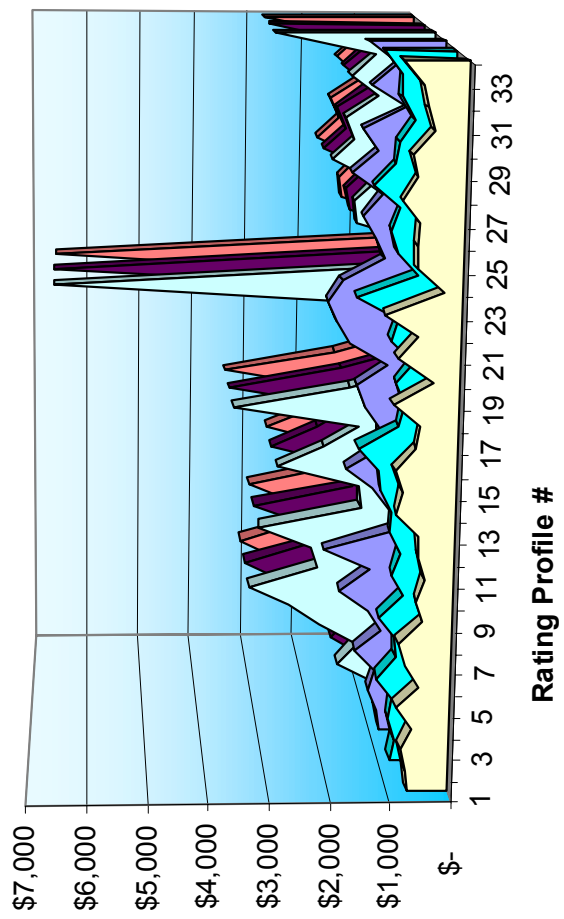


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29	1996	Mazda Miata	Female	42	Yes
30	1997	Ford Explorer	Male	55	No
31	1988	Chrysler New Yorker	Female	70	No
32	1997	Ford F-150	Male	42	No
33	1993	Buick Park Avenue	Male	75	Yes
34	2001	Volkswagen Beetle	Male	27	No

Median Annual Auto Insurance Rates Three Public Insurance Cities vs Three AB Cities

- Brandon, MB
- Prince George, BC
- Lethbridge, AB
- Lloydminster, AB
- Ft. McMurray, AB

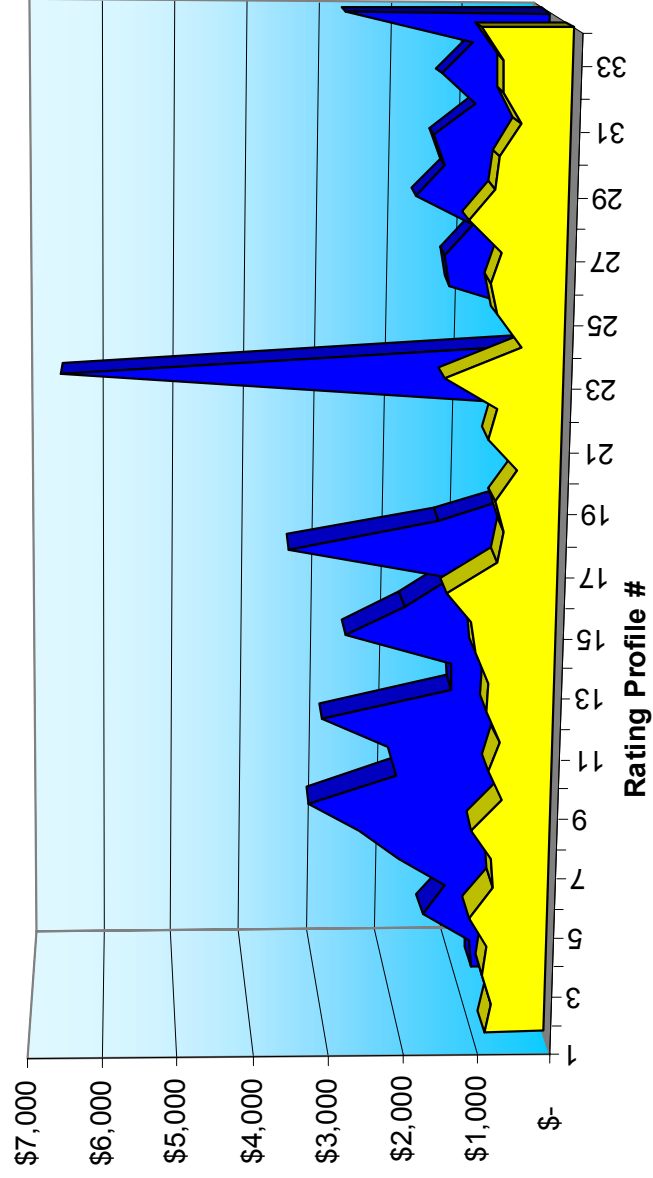


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16	1992	Pontiac Sunbird	Female	51	Yes
17	1997	Dodge Ram	Male	35	Yes
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32	1997	Ford F-150	Male	42	No
33	1993	Buick Park Avenue	Male	75	Yes
34	2001	Volkswagen Beetle	Male	27	No

Lloydminster, AB vs. Lloydminster, SK Median Annual Auto Insurance Rates

■ Lloydminster, SK
 ■ Lloydminster, AB

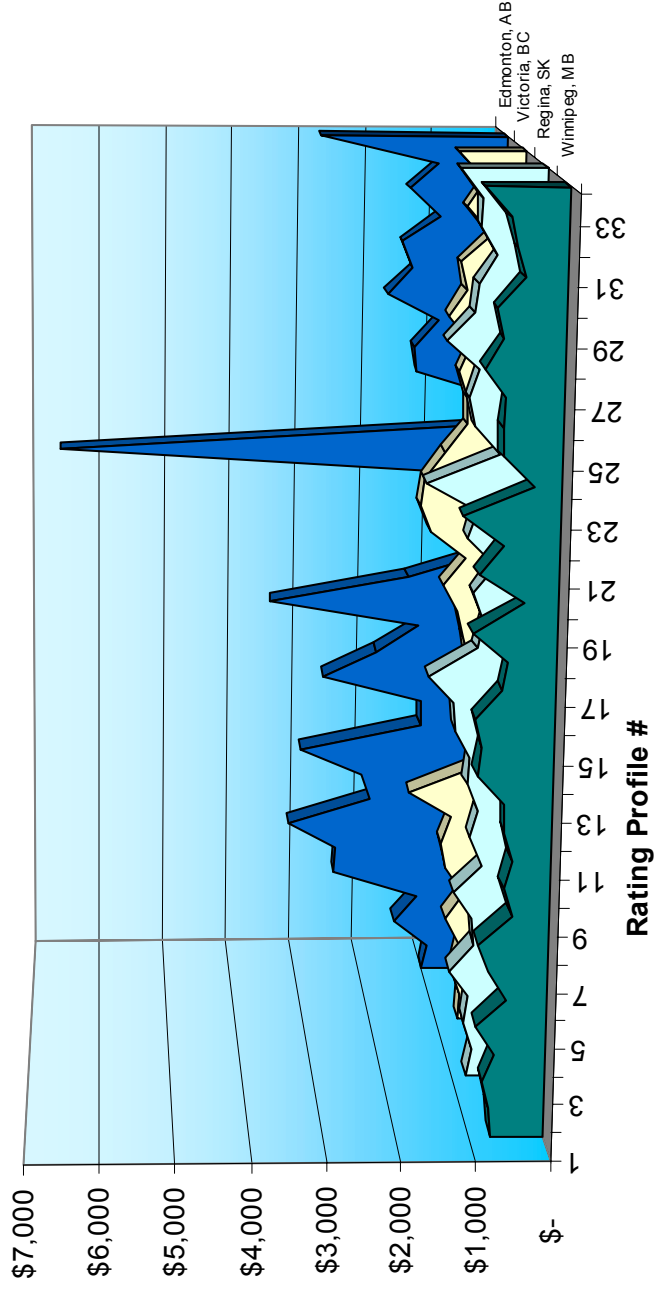


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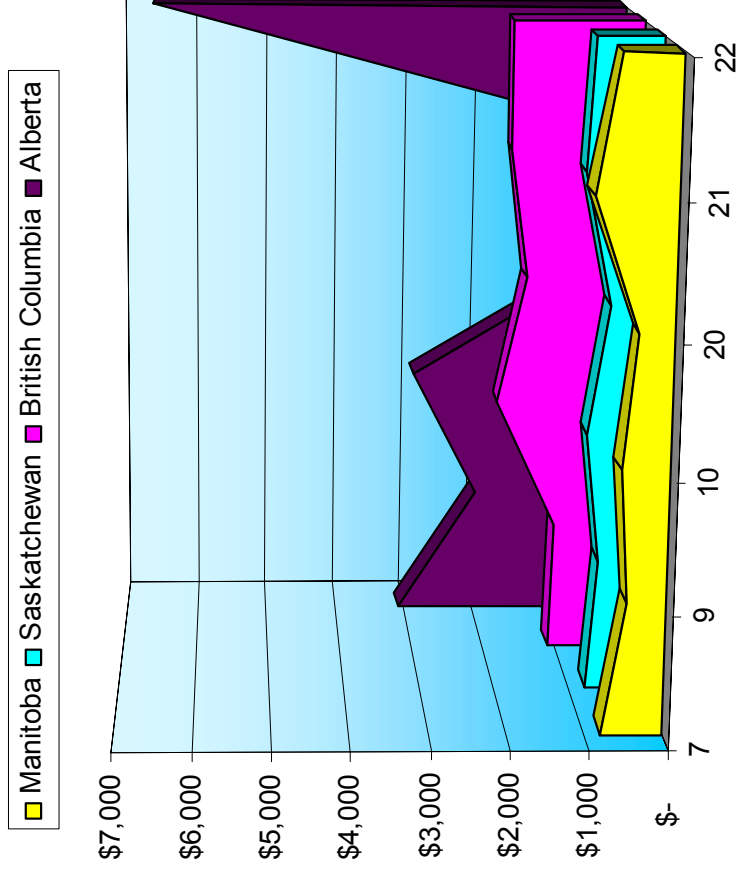
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10	1995	GMC Sonoma	Female	22	Yes
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Provincial Capitals: A Comparison of Median Auto Insurance Rates

■ Winnipeg, MB
 ■ Regina, SK
 ■ Victoria, BC
 ■ Edmonton, AB



Principal Drivers Under 25 Years Old Median Rates for Alberta and Public Auto Insurance Provinces



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34	2001	Volkswagen Beetle	Male	27	No

Median Rate by Province 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

