



Consumers' Association of Canada (BC)

**COMPARISON
OF
AUTOMOBILE INSURANCE RATES
IN FIVE CANADIAN CITIES
VANCOUVER
CALGARY
REGINA
WINNIPEG
TORONTO**

August 2001

TABLE OF CONTENTS

1.0	Executive Summary	4
2.0	Introduction.....	6
2.1	Basic Mandatory Insurance Coverage	6
2.2	Optional Insurance Coverage.....	7
2.3	Auto Insurance Systems of the Study Provinces	8
3.0	Determining Auto Insurance Rates.....	9
3.1	Factors Contributing to Auto Insurance Rates.....	9
4.0	Study scope	11
5.0	Summary of Key Findings	12
6.0	Key Findings in detail.....	13
7.0	Conclusions.....	21

APPENDIX

I	Basic Mandatory Insurance Coverage	23
i.	Third-Party Legal Liability.....	23
ii.	Accident Benefits.....	23
iii.	Underinsured Motorist Protection.....	23
iv.	Hit-and-Run Coverage	24
v.	Inverse Liability Coverage.....	24
II	Optional Insurance Coverages	25
i.	Excess Liability Coverage	25
ii.	Collision Coverage.....	25
iii.	Comprehensive Coverage.....	26
III	Auto Insurance Systems and Results by Province.....	27
IV	Auto Insurance Comparison Rates Summary.....	28
V	Auto Insurance Rating Profiles.....	29

**NOTE: This study is also posted on the Consumers' Association of
Canada (BC) web site
www.CACBC.com**



CONSUMERS' ASSOCIATION OF CANADA (BC)

HISTORY

The Consumers' Association of Canada (BC) has been serving the interests of consumers in British Columbia since 1947. Since that time the Association has provided a strong consumer voice when government and industry make decisions that substantially affect the public. The Association represents the consumer point of view to the media, government and corporations on issues related to safety, price, quality of service and products.

CAC(BC) is supported by a network of volunteer members who advocate on behalf of consumers via Advisory Boards, Commissions and Standing Committees. We also submit Briefs on consumer issues to governments and assist individual consumers in resolving disputes with product and service providers.

CONSUMER ISSUES

Throughout its history, the Association has been a catalyst for consumer action in areas such as health care, food safety and labelling, cable TV, banking and insurance.

The Association has successfully advocated consumers' interests in government decisions that have resulted in:

- *Mandatory seat belts & vehicle safety*
- *Safety standards for children's car seats*
- *Hazardous products symbol program*
- *Ban on hazardous pesticides*
- *Restricted selling practices for funeral services*
- *Restriction of cable TV's negative marketing practices*
- *Beverage container deposits.*

1.0 EXECUTIVE SUMMARY

Since 1998 there has been increasing public discussion about the merits of moving from ICBC's current monopoly over British Columbia's basic auto insurance market towards more open competition. This interest in open competition is driven by the assumption that the vast majority of consumers would pay much lower auto insurance rates if BC's existing public auto insurance system was fundamentally changed. It was this assumption that led the CAC(BC) in 1999 and again in 2001 to conduct a rate survey comparing insurance rates in five urban cities across Canada.

This study updates and expands on the 1999 rate study published by the Association. It compares the 2001 insurance rates paid by consumers in Vancouver against those paid in two cities with full competition (Calgary and Toronto), as well as against two other public auto insurance cities (Regina and Winnipeg). The study used a range of insurance rating categories and reflects a cross-section of vehicles, driver ages and gender, claims history and marital status.

From this rate study, the CAC(BC) identified ten key findings:

1. Vancouver's rates are competitive with other large cities.
2. Under open competition discriminatory rating practices will result in "rate shock" for families with young drivers¹.
3. Young BC drivers with perfect driving records will experience significant rate increases under open competition.
4. Gender discrimination results in younger male drivers paying much higher rates in Toronto than in Vancouver.
5. Age discrimination in Calgary and Toronto results in youth with perfect driving records paying more than older drivers with an at-fault crash.
6. Rates for BC's "good drivers" are competitive.
7. Rates are higher in Toronto than in Vancouver.
8. Rates for Most Claims-Free Drivers are Slightly Lower in Calgary Than in Vancouver.
9. Rates are higher in Calgary than in Winnipeg.
10. Median rates for seniors are lower in Vancouver than in Toronto.

¹ Throughout this report, 'young' drivers will continually refer to those under 25 years of age.

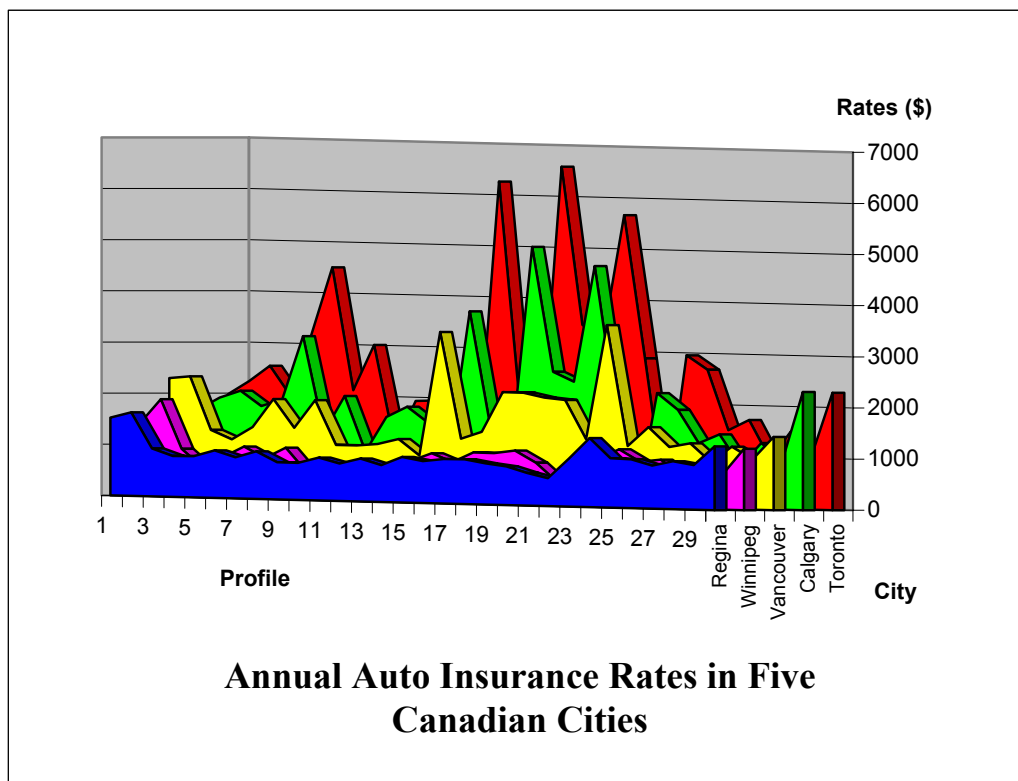
The overall finding of the CAC(BC) rate study is that:

BC's auto insurance system provides competitively priced, universally available coverage for consumers.

Based on the above key findings the Consumers' Association of Canada (BC) concludes that on the basis of rates charged to consumers:

1. There is no strong case for open competition on the basis of rates paid.
2. Open competition will result in dramatic rate increases for families and many individual consumers under 25 years of age.
3. Open competition will result in discriminatory rating practices that affect drivers under twenty-five and families with younger drivers.
4. A \$1 billion optional market is currently open to full competition in BC, which is approximately half the total annual auto insurance market.

The ultimate conclusion based on the CAC's rate study is that there is no case for change to British Columbia's current auto insurance system on the basis of rates charged to consumers.



INTRODUCTION

Auto insurance is a unique product in that everyone who owns and drives a motor vehicle in BC must purchase basic insurance coverage. This is the case throughout Canada and the United States. It is also unique in that the purchaser pays a lot of money at the time of purchase and seemingly receives nothing tangible in return unless they have a claim or someone has a claim against their coverage.

It is evident from the CAC's discussions with consumers over the years that many purchasers do not take the time or the opportunity to fully understand what they have paid for at the time of purchase. Many people simply do not understand the complexity of their insurance coverage or from which policy payments are made until they have a claim, either against another party, or against their own insurance policy.

In our view it is important for consumers to understand what factors influence the rates that insurance companies charge policyholders. Despite the efforts of insurance companies and their advocacy arms to better educate consumers on insurance coverages, it is only recently with the growth of the Internet and e-business that consumers are gaining a better understanding of insurance. For the interested reader there is considerable information on the Internet provided by insurance companies, financial services advisors, regulators and consumer advocacy groups that discuss auto insurance costs.

Although there are many similarities in auto insurance coverage throughout Canada, each province has enacted their own system of auto insurance and their own requirements for mandatory basic insurance coverage.

1.1 BASIC MANDATORY INSURANCE COVERAGE

All motorists insuring vehicles in Canada are required to have basic mandatory insurance coverage. The schemes established by the provinces have basic similarities as the policies provide for compulsory third-party legal liability, accident benefits and some form of underinsured motorist protection.

All vehicle owners in British Columbia are required to purchase basic insurance coverage from the Insurance Corporation of British Columbia, a Crown corporation. Similarly, motorists insuring in Saskatchewan and Manitoba must buy basic coverage from Crown corporations in those provinces. In Ontario and Alberta, motorists insure with private companies, although the legislatures establish the rules and degree of industry regulation.

The basic mandatory insurance coverages provide BC motorists and all holders of a valid BC driver's licence with third party legal liability insurance, accident benefits and underinsured motorist protection, whether they own a vehicle or not. The driver penalty point premiums collected from BC drivers are used to provide these coverages to all holders of BC driver licences. **Please see Appendix I for a more detailed description of the components of basic mandatory insurance.**

1.2 OPTIONAL INSURANCE COVERAGE

Industry estimates suggest that the British Columbia optional insurance market is worth in excess of one billion dollars in premiums each year. There are a number of optional coverages available to motorists when insuring their vehicles. Although there are variations in these optional coverages across Canada and within the study areas, the main optional coverages provide protection for damage to the insured's own vehicle under the following categories:

- **Collision** - where the motorist is at-fault either by colliding with another vehicle or object or experiences vehicle damage from a rollover.
- **Comprehensive** - where the consumer's vehicle is covered by loss or damage from fire, theft, vandalism, impact with animals, flood, hail, windstorm, explosion and the like.
- **Excess Third Party Liability** - is the most critical of coverages in that it pays for damages for bodily injury or property damage above the basic compulsory coverage where the insured's vehicle is liable for the accident.

Other optional coverages include replacement cost and limited depreciation policies to ensure that if the insured's new vehicle is badly damaged or stolen within the time limit of the policy, they are compensated for the loss as if it was a brand new vehicle. This avoids situations where the consumer's vehicle is significantly depreciated from the time it leaves the dealership thereby leaving the insured with insufficient compensation to replace the fairly new vehicle.

There are additional coverages for the use of a rental car or other transportation (taxi, public) if the insured vehicle is being repaired. These are subject to policy limits for cost and duration. **Please see Appendix II for a more detailed description of optional insurance.** Consumers are urged to seek professional guidance for explanations of their current coverages or for a fuller understanding of optional coverages provided by insurers.

1.3 AUTO INSURANCE SYSTEMS OF THE STUDY PROVINCES

In 1996 and 1997, there was considerable public discussion in BC regarding changes to the existing injury compensation scheme with a variety of schemes, including those in other provinces and countries, considered and commented on by the public and interested stakeholders. It was clear to the government of British Columbia that there was limited support in BC for changes to the system that would restrict a claimant's right to seek redress from the courts.

In BC and Alberta, the tort system allows claimants the right to sue including the right to payment for pain and suffering from all motor vehicle accidents including those where the victim experiences soft tissue injury. In Ontario, claimants may sue for damages in the most serious cases where an injured person dies or the loss is a permanent serious injury. In these cases the awards are subject to deductibles as a way to control claims costs and ultimately premiums paid by consumers. Also, a person in Ontario in serious injury cases can sue for economic loss subject to certain conditions

Saskatchewan and Manitoba have basic mandatory insurance programs administered by government-owned companies and both have no-fault injury compensation schemes. In both provinces claimants cannot sue for pain and suffering. Manitoba does not permit suits for economic loss above the no-fault benefits, however, in Saskatchewan, there are circumstances in which claimants may sue for economic loss above no-fault benefits.

For a more detailed review on coverages in each of the study area jurisdictions, the reader should consult the table found in Appendix III or obtain professional advice from a qualified insurance professional.

2.0 DETERMINING AUTO INSURANCE RATES

Auto insurance costs reflect the cost of accidents and claims that insurance companies must pay on behalf of their policyholders. Consumers who believe they pay a lot for auto insurance do not always appreciate that it is not uncommon for insurance companies to lose money on their auto insurance portfolios.

What keeps insurers from abandoning the auto insurance business are the investment returns on the mandatory financial reserves that insurance regulators require them to retain. These reserves are to pay claims that have happened in the past, and are paid out in the months and years ahead. This also includes money paid by consumers for their insurance and held in case of policy cancellation. In poor years when claims costs and expenses exceed premium income, investment income typically serves to ensure a positive bottom-line and in good years this income provides an adequate return on investment to the benefit of the company's investors in private companies. public insurers use this income to lower the cost of insurance because they are not required to produce a return on the investment to their owners and investors.

2.1 FACTORS CONTRIBUTING TO AUTO INSURANCE RATES

Each province and territory of Canada establishes the insurance system and the extent to which the industry and company operations are subject to regulatory review. Accordingly, the systems in each of the provinces represented in this study have differences as well as similarities in the coverage categories. There are often coverage differences in optional coverages between companies. The following factors generally contribute to insurance rates under both public and private systems.

- **The use of your vehicle or rate class – whether the vehicle is driven for pleasure use only; driven to, or from, work/school; or, used for business.**
- **Your auto insurance claims history – the number of at-fault claims is a key factor in setting your rate. In BC claims such as those for glass and theft are not considered in the rating.**
- **The vehicle make, year and model – whether it is an expensive vehicle to repair or a target for theft are key factors.**
- **The area you live in or territory – different regions have different risk exposures for accidents, theft, vandalism and glass breakage.**

The accident rates as a percentage of vehicles in an area tend to be higher in urban areas as there are more cars on the road and more congestion. This leads to higher frequency “fender benders”. The number of injuries per accident varies with geography as well, with urban areas reporting more injuries per accident than non-urban areas.

Within urban areas, the theft and vandalism rates vary. Public parking lots and apartment parking garages are notorious for thefts, vandalism and break-ins, while vehicles parked in private residential garages experience significantly lower rates. In non-urban areas where

highways and roads are subject to severe winter conditions, the number of glass claims resulting from winter road sanding is considerably higher than in urban areas.

- **The injury compensation system in the province.**

One of the most significant cost components of auto insurance, and without a doubt one of the more contentious issues for both insurers and claimants is the injury compensation system within each province. At issue is the extent to which claimants suffering from an injury in a motor vehicle accident have the right to sue the wrong doer who caused the accident and their injuries and loss, or whether this right is limited or does not exist at all. Provinces of Canada and states south of the border have responded differently to the concerns of consumers for high costs and to insurers who have to pay the claims as each jurisdiction legislatively establishes the insurance system and the process and extent of regulation by public agencies.

In provinces where private insurance schemes are established to provide mandatory coverages additional variables are used to establish rates including:

- **Your age and the number of drivers in the residence** - drivers under 25, especially males, are targeted as high risk, irrespective of their claims history. The number of drivers in a household may be considered. This means that a family with a driver under 25 who uses the family car on occasion will be charged a higher premium for this use. Some insurers refuse insurance if a person lives with other young roommates, while other insurers give better ratings to homeowners.
- **Your record of driving infractions** - the premise of taking this into consideration is that the safer you've driven in the past, the less tickets you are likely to get and the more accidents you are likely to avoid in the future.

In BC, drivers who receive traffic tickets, including Criminal Code of Canada convictions for driving infractions (eg. impaired driving), are assessed a driver penalty point premium in addition to the associated fine. If a driver receives more than three points in a twelve month period, a driver premium will be charged. A driver with two infractions in a twelve month period will exceed the three point threshold and be assessed a driver premium. For example, if a driver in a twelve month period receives one speeding ticket (three points) and a second ticket for failing to yield (two points), the driver would pay \$230 in driver premiums in 2001. This money is collected by ICBC and goes into the insurance fund as premium income.

3.0 STUDY SCOPE

This study compares motor vehicle insurance rates in Vancouver, Calgary, Regina, Winnipeg and Toronto. Consumers in British Columbia tend to make comparisons to Alberta as frequently as they make comparisons with Ontario. This year's study has also included insurance rates for Regina and Winnipeg based on the number of requests we received following the 1999 CAC study.

The study uses a representative cross-section of drivers, ages, gender, marital status, and vehicles with the same insurance coverage in each city. A total of 30 rating profiles are used in the study, of which 22 are identical to those used in the CAC's 1999 study. An additional 8 profiles were added in order to ensure an enhanced representation of good drivers.

In the case of Calgary and Toronto, rate quotes were obtained for ten insurers who are considered to have significant market shares in those cities.

Information for Year 2001 auto insurance rates was obtained from the following sources:

- **Vancouver, British Columbia** - Insurance Corporation of British Columbia
- **Calgary, Alberta** – CompuQuote*
- **Regina, Saskatchewan**- Saskatchewan Government Insurance
- **Winnipeg, Manitoba** - Manitoba Public Insurance
- **Toronto, Ontario** – CompuQuote*

* CompuQuote is an independent Canadian rate quotation service that obtains its information from all auto insurers and is used by insurers to compare their rates against their competition.

Assumptions

The following rate criteria were used in the rating profiles in the five cities:

- Liability Coverage - \$2 million
- Collision Deductible - \$200 (\$100 in Winnipeg, \$250 used by private insurers in Calgary and \$300 used by private insurers in Toronto)
- Comprehensive Deductible - \$100

4.0 SUMMARY OF KEY FINDINGS

1. **Vancouver's Rates are Competitive With Other Large Cities.**
2. **Under Open Competition Discriminatory Rating Practices Will Result in "Rate Shock" For Families With Young Drivers.**
 - Tens of thousands of BC families with claims free young drivers would experience dramatic and significant rate increases under open competition, with rates increasing up to 100% or more.
3. **Young BC Drivers With Perfect Driving Records Will Experience Significant Rate Increases Under Open Competition.**
 - British Columbia's current public auto insurance system uses the fairest method for determining auto insurance rates - a person's driving record.
4. **Gender Discrimination Results in Younger Male Drivers Paying Much Higher Rates In Toronto Than Vancouver.**
 - Under an open competition insurance model, rates by all insurers would be set on the basis of age, gender, marital status, or home ownership – a dramatic shift for BC consumers.
5. **Age Discrimination in Calgary and Toronto Results in Youth With Perfect Driving Records Paying More Than Older Drivers With an At-Fault Crash.**
6. **Rates For BC's Good Drivers Are Competitive.**
 - Rates for BC's good drivers are generally less than rates in Toronto, with some rates being substantially less.
7. **Rates are Higher in Toronto Than in Vancouver.**
8. **Rates for Most Claims-Free Drivers are Slightly Lower in Calgary Than in Vancouver.**
9. **Rates Are Higher in Calgary Than in Winnipeg.**
 - Rates in Calgary are much higher than in its comparable prairie city – Winnipeg.
10. **Median Rates for Seniors are Lower in Vancouver Than in Toronto**
 - In BC, seniors receive a 25% discount on pleasure rated vehicles.

Overall Finding:

BC's auto insurance system provides competitively priced, universally available coverage for consumers.

*Please see Appendix IV for actual rate quotes the key findings are based on.

5.0 KEY FINDINGS IN DETAIL

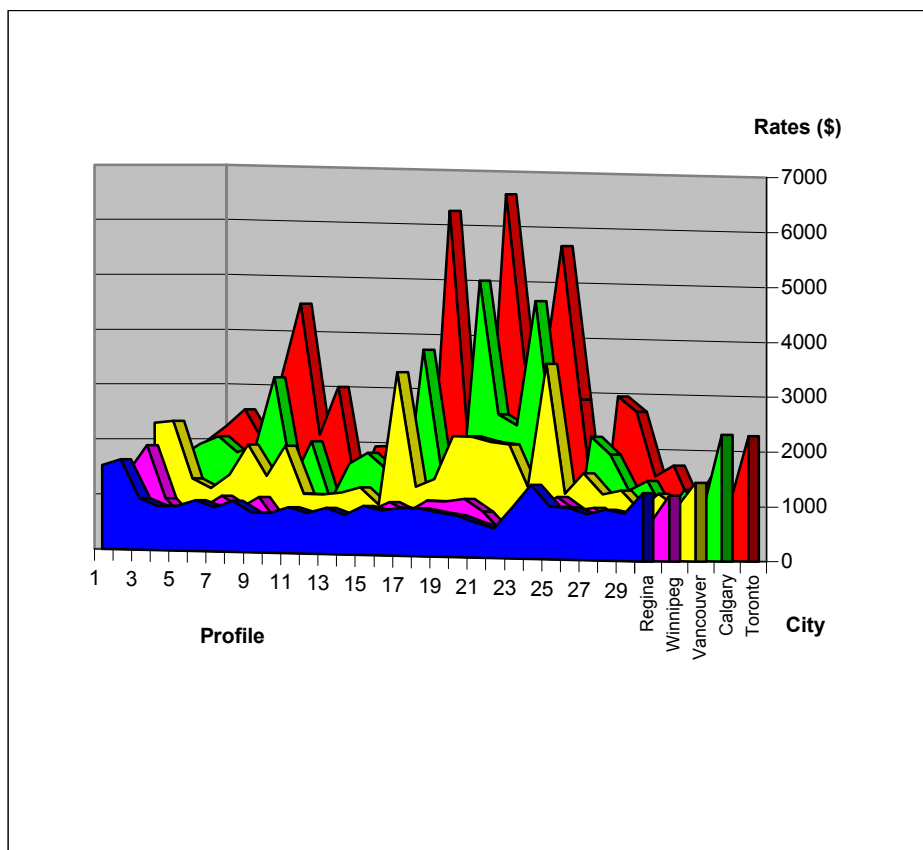
Finding #1

Vancouver's Rates are Competitive With Other Large Cities

The chart below represents a consumer's costs of obtaining insurance in each of the five cities across all 30 rating profiles.

As the chart shows auto insurance rates in Vancouver fall about middle of the pack, are similar to Calgary's and less than Toronto's. Rates in Winnipeg and Regina are the lowest of the five cities surveyed.

Annual Auto Insurance Rates In Five Canadian Cities



RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female – youth, one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

*Please see Appendix V for details on each rating profile

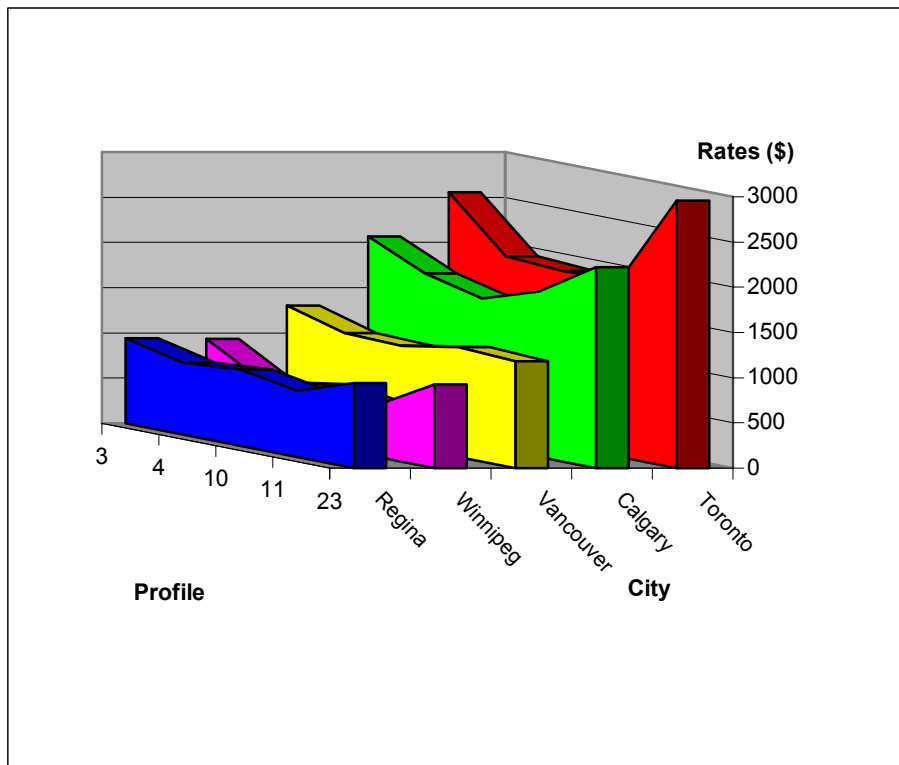
Finding #2

Under Open Competition Discriminatory Rating Practises Will Result in “Rate Shock” For Families With Young Drivers (under 25 years of age)

In British Columbia a consumer pays for insurance based on their driving record. All new drivers in BC, regardless of age, start at the same base rate and from there earn discounts or experience surcharges.

In Calgary and Toronto auto insurance rates are set on the basis of age, gender, marital status, or geographical location. As a result, younger drivers in those two cities, even those with perfect driving records, pay much more for their insurance.

Annual Rates For Families With Young Drivers



RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female –youth,one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

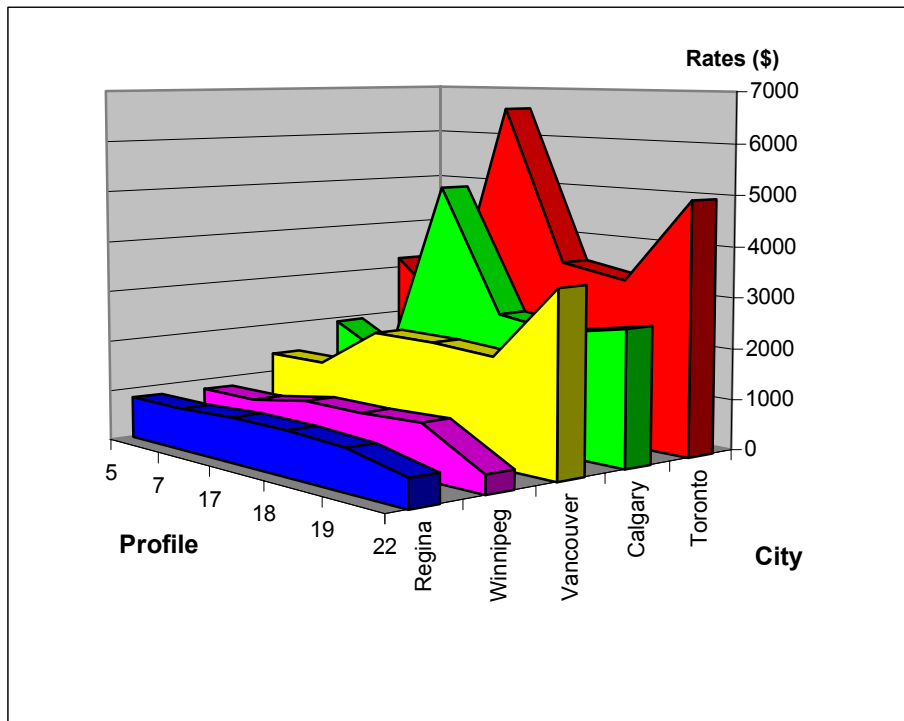
*Please see Appendix V for details on each rating profile

Finding #3

Young BC Drivers With Perfect Driving Records Will Experience Significant Rate Increases Under Open Competition

The chart shows that young drivers who own their vehicles pay up to 100% more in Toronto than in Vancouver, even if they have a perfect driving record.

Annual Rates For Young Drivers With Perfect Driving Records Who Own Their Own Vehicles



RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female – youth, one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

*Please see Appendix V for details on each rating profile

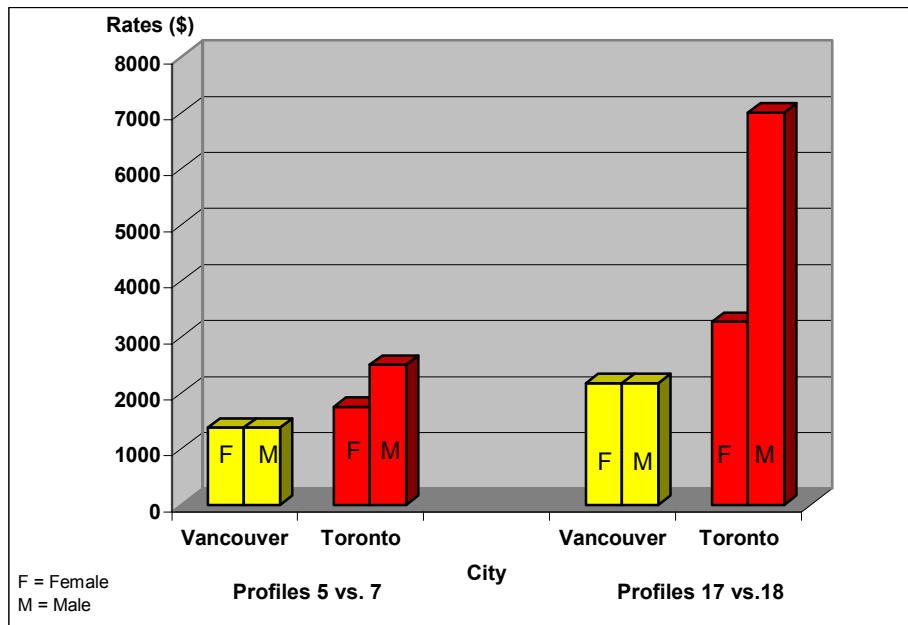
Finding #4

Gender Discrimination Results in Younger Male Drivers Paying Much Higher Rates in Toronto Than Vancouver

In addition to overall discrimination in rates against younger drivers in an open competition city like Toronto, insurers also discriminate on the basis of gender.

The chart shows that insurance rates for young males compared to females are much higher in Toronto than in Vancouver, even when the driver has a perfect driving record.

**Rates For Young Males vs. Female Drivers
With Perfect Driving Records
Vancouver vs. Toronto**



*All factors influencing rates are identical except for gender

RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female – youth, one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

*Please see Appendix V for details on each rating profile

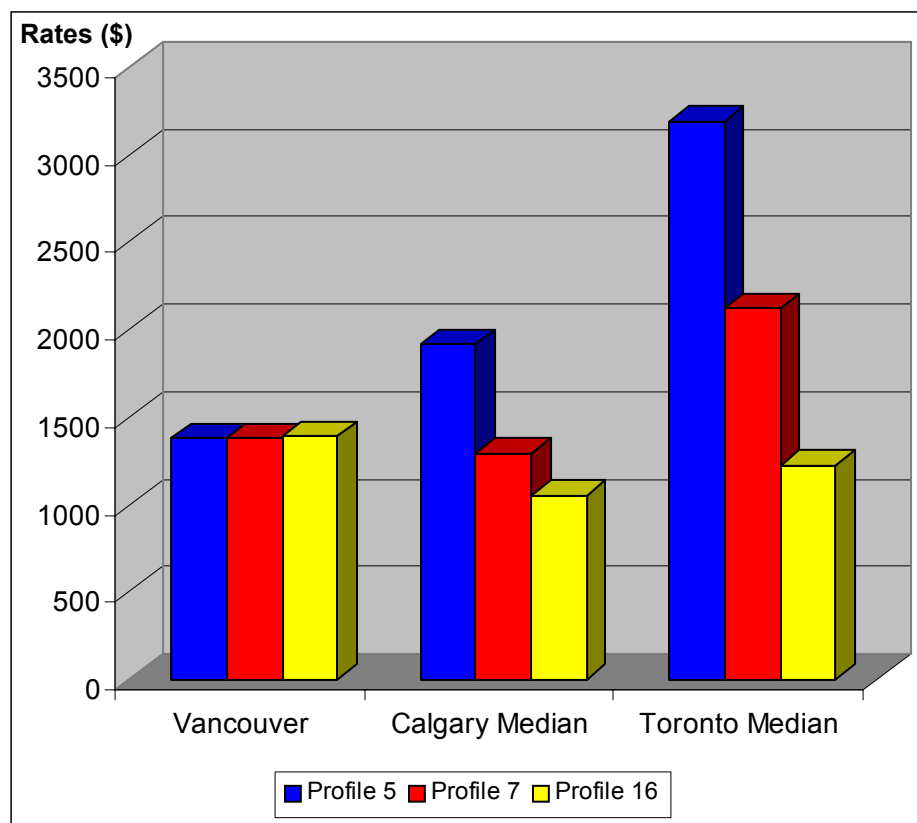
Finding #5

Age Discrimination in Calgary and Toronto Results in Youth With Perfect Driving Records Paying More Than Older Drivers With an At-Fault Crash

Under British Columbia's public auto insurance system, a driver with an at-fault collision is charged more, regardless of age. However, under the private insurance system that operates in Alberta and Ontario, a young driver with a perfect driving record still pays more than an older driver with an at-fault collision.

As the chart shows, the young male driver with a perfect driving record still pays almost three times that of the older driver with an at-fault collision in Toronto.

**Annual Auto Insurance Rates
Vancouver vs. Calgary and Toronto**



RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female – youth, one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

*Please see Appendix V for details on each rating profile.

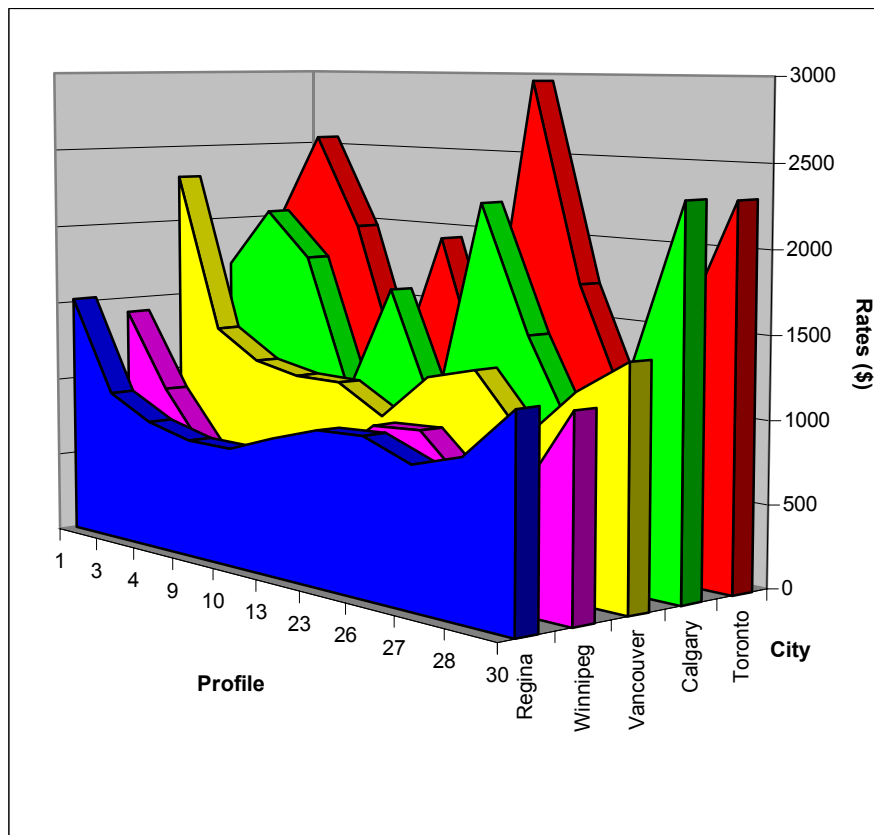
Finding #6

Rates For BC's Good Drivers Are Competitive

CAC (BC) believes that how much a consumer pays for insurance should be directly related to how well that person drives. This means that good drivers should pay less and drivers who cause crashes and make claims should pay more.

The chart shows that rates for BC drivers who have never made a claim are very comparable to the rates similar drivers pay in other cities. Rates for good drivers in Regina and Winnipeg are somewhat less, than those paid in Vancouver, as are those paid by some good drivers in Calgary. Good drivers in Toronto generally pay more than in Vancouver.

**Annual Auto Insurance Rates For Good Drivers
In Five Canadian Cities**



RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female – youth, one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

*Please see Appendix V for details on each rating profile

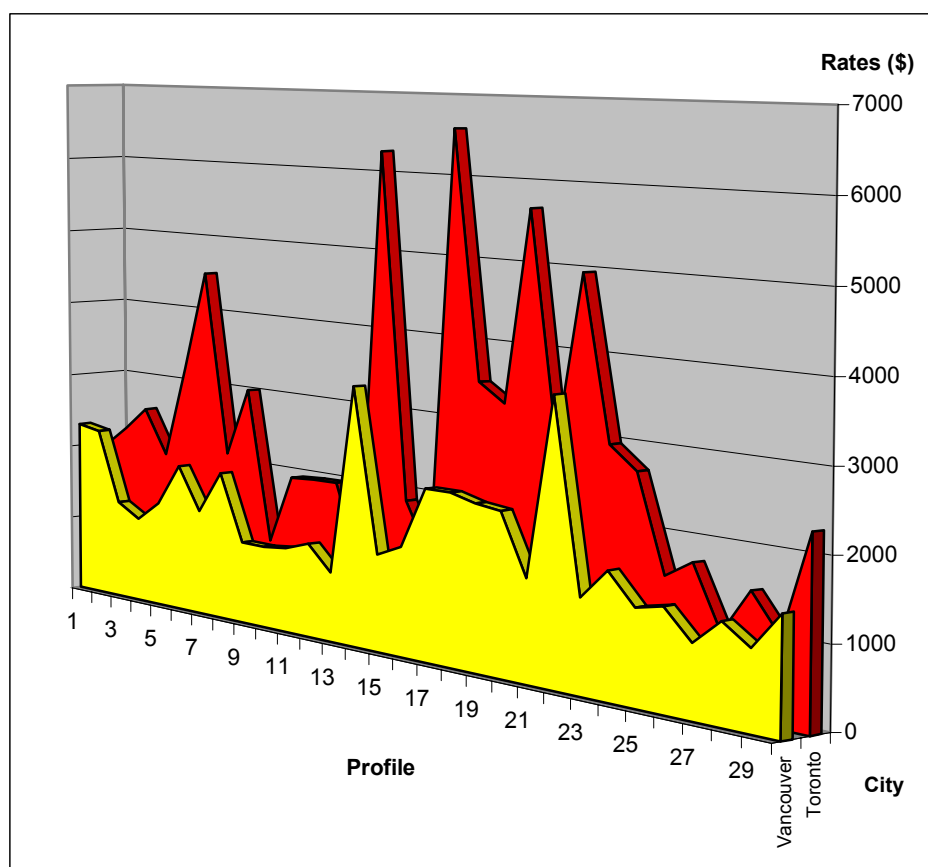
Finding #7

Rates Are Higher in Toronto Than in Vancouver

In terms of city size and demographics, Toronto and Vancouver are comparable cities. However, while Vancouver operates under a public auto insurance system, auto insurance in Toronto is open to full competition.

Across almost all rating categories auto insurance rates in Toronto are higher than in Vancouver and in some cases are significantly higher. The median rate for seniors in Toronto is higher than the rate for seniors in Vancouver. In BC seniors currently receive a 25% savings on their pleasure-rated vehicles.

**Annual Auto Insurance Rates
Vancouver vs. Toronto**



RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female – youth, one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

*Please see Appendix V for details on each rating profile

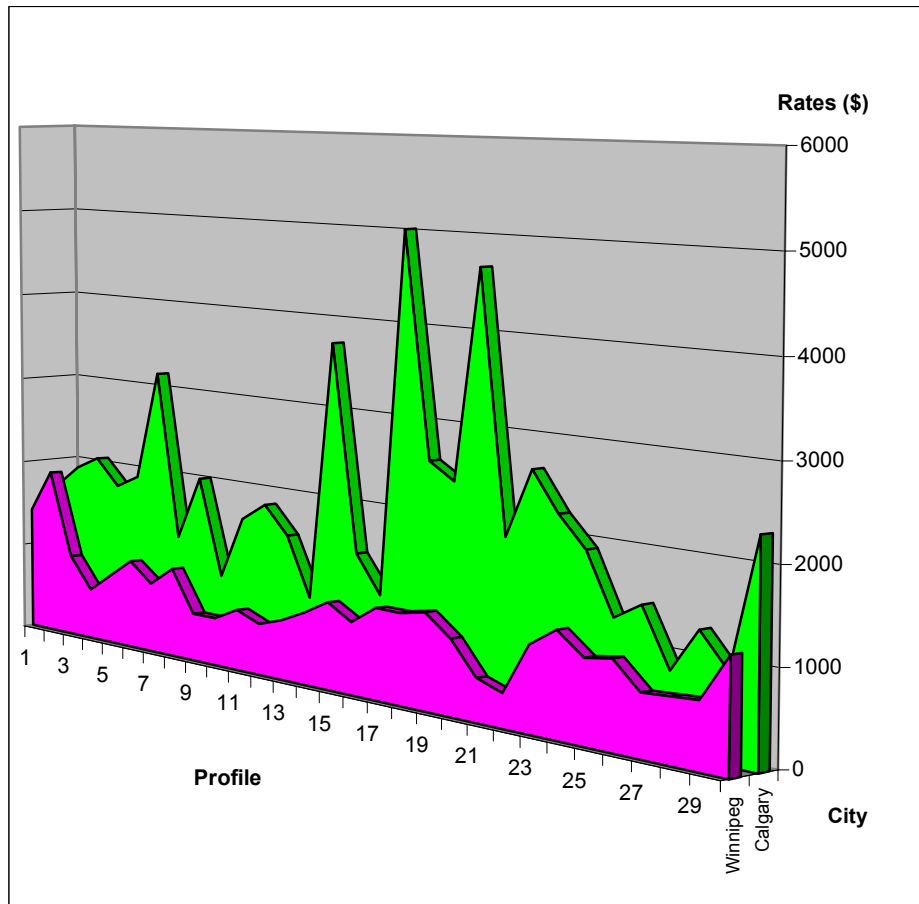
Finding #8

Rates Are Higher in Calgary Than in Winnipeg

Winnipeg and Calgary are comparable cities in terms of population, terrain, climate and traffic. However, while Winnipeg has a public auto insurance system with no-fault injury compensation, Calgary operates under an open competition system and with a different injury compensation system.

From this chart, it is evident that Calgary has higher rates for the majority of profiles, and in some cases the rates are significantly higher.

**Annual Auto Insurance Rates
Calgary vs. Winnipeg**



RATING PROFILES

1. Family with two vehicles
2. Family with two vehicles, one at-fault
3. Family with young driver, work use
4. Family with young driver, pleasure use
5. Single male – youth, no claims or convictions
6. Single male – youth, one at-fault
7. Single female – youth, no claims or convictions
8. Single female – youth, one at-fault
9. Single female – adult, no claims or convictions
10. Single female and occasional driver, son
11. Single female – one conviction & occasional driver, son
12. Married male – three convictions
13. Married male & occasional driver
14. Single male – youth one collision
15. Single male – adult, one claim & occasional driver
16. Single male – adult, one collision
17. Single male – youth, perfect driving record
18. Single female – youth, perfect driving record
19. Single female – youth, perfect driving record
20. Single male – youth, two speeding tickets, work use
21. Single male – youth, two speeding tickets, school use
22. Single male – youth, one collision and occasional driver, youth
23. Married female – three occasional drivers, all have perfect driving records
24. Single male – adult, one speeding ticket
25. Single female – adult, one comprehensive claim
26. Married male & occasional driver, adult
27. Single 73 year old female
28. Married male – perfect driving record
29. Married 75 year old male – one at-fault claim
30. Married male & occasional driver

*Please see Appendix V for details on each rating profile

6.0 CONCLUSIONS

“The Consumers' Association of Canada (BC) concludes that there is no case for change to British Columbia's current auto insurance system on the basis of rates as research shows consumers are not likely to pay less for basic insurance under an open competition model.”

Based on the findings of this study the Consumers' Association of Canada (BC) has reached the following conclusions:

1. *There is No Strong Case For Open Competition*

Based on this rate study the Association does not believe that consumers would experience lower auto insurance costs from an open market for basic auto insurance in British Columbia. The Association's view is that the types of coverages, claims levels and traffic conditions in each jurisdiction are the major factors influencing how much consumers pay for their automobile insurance.

2. *Open Competition Will Result in Dramatic Rate Increases For Families and Individual Consumers*

Auto insurance rates for tens of thousands of BC consumer's would likely increase dramatically to similar levels currently paid by consumers in the comparable open competition city of Toronto. With more than one million families and over 400,000 youth (aged sixteen to twenty-four) in BC this increase will affect a significant proportion of this province's population.

3. *Open Competition Will Result in Discriminatory Rating Practices*

The Association strongly believes that the fairest method for determining how much a consumer should pay for auto insurance is their driving record. The Association does not support the discriminatory rating practices used in open competition cities such as Calgary and Toronto. Open competition in British Columbia would mean that these practices would be automatically used by all insurers in this province, including ICBC, to the detriment of thousands of drivers who have good driving records.

4. *A \$1 Billion Optional Market is Already Open To Full Competition*

Under the province's present insurance system there are many opportunities for private insurers to compete with ICBC in the optional coverage market. This market, valued at about \$1 billion/year, is larger than the combined auto insurance market of Manitoba and Saskatchewan and is approximately half of the total annual auto insurance market in BC. The Association strongly supports the stability and universal access that exists with public delivery of mandatory basic insurance. However, the CAC(BC) also supports enhanced competition in the optional insurance market as this competition would continue to have a positive impact on keeping automobile insurance costs down for all consumers.

APPENDIX

AUTOMOBILE INSURANCE RATE COMPARISON STUDY OF FIVE CANADIAN CITIES

August 2001

I. BASIC MANDATORY INSURANCE COVERAGE

All motorists insuring vehicles in Canada are required to have basic mandatory insurance coverage. The schemes established by the provinces have basic similarities as the policies provide for compulsory third-party legal liability, accident benefits and some form of underinsured motorist protection.

The following provides a description of the components of basic mandatory coverage. Consumers are urged to seek professional advice from a qualified insurance broker for coverage explanations.

i. THIRD-PARTY LEGAL LIABILITY

In BC, like most provinces in Canada except Quebec, the insureds are provided with minimum coverage of up to \$200,000. This coverage pays for claims against your policy by others when you are found responsible for injuring someone or damaging their vehicle or property with your insured vehicle. Most policyholders carry higher than minimum coverage levels as they would be personally liable if a claim were to exceed the policy limit.

ii. ACCIDENT BENEFITS

Policies differ across Canada with respect to contractual accident benefits and the amounts that are payable by an individual's own insurance policy regardless of who is at-fault in the accident. Accident benefits normally cover various levels of medical and rehabilitation payments, disability income (partial wage loss), death benefits, and funeral expense benefits.

In BC, accident benefits provided by basic coverage totals \$150,000 per person to cover medical and rehabilitation expenses. In Ontario, this amount is \$100,000 per person and \$1 million for catastrophic cases. Also, attendant care totalling \$72,000 is also provided which is increased to \$1 million in catastrophic injury cases. In Alberta, an insurance policy provides for \$10,000 per person for medical and rehabilitation benefits plus \$500 per person for chiropractor coverage, but the payments are limited to two years.

iii. UNDERINSURED MOTORIST PROTECTION

In BC, insureds are provided protection up to \$1 million in coverage for an injury or death caused by an underinsured driver. For example, an at-fault driver with the basic minimum coverage of \$200,000 may have no personal wealth or future earnings potential from which to pay amounts above the policy limit. This \$1 million coverage ensures that victims are not disadvantaged by such circumstances.

Other jurisdictions in Canada provide similar coverage as part of the basic mandatory policy.

iv. HIT-AND-RUN COVERAGE

In BC, basic coverage includes up to \$200,000 for damage done by unknown or uninsured drivers. Ontario and Alberta handle the hit-and-run portion of the cover for vehicle damage under optional coverage as Collision claims due to fraudulent reporting by policyholders to either avoid losing discounts or surcharges for at-fault claims.

v. INVERSE LIABILITY COVERAGE

In BC, the basic policy protects insureds against loss or damage to a vehicle if it occurs in select parts of Canada or the United States where recovery of such losses are prohibited. This protection includes coverage where the damage is caused by someone from an area where recovery is prohibited.

II. OPTIONAL INSURANCE COVERAGES

Although there are many similarities in optional coverages across Canada, there are also differences. The major optional coverages sold to motorists are as follows. Again, consumers should seek professional guidance from a qualified insurance professional when reviewing or purchasing auto insurance.

i. EXCESS LIABILITY COVERAGE

This coverage provides protection above the minimum established in the province. Most jurisdictions in Canada including British Columbia require minimum basic third party liability coverage of \$200,000. Excess Liability coverage allows consumers to buy extra protection against losses caused by their vehicle for injury or property damage. Many consumers obtain coverage of \$1 to \$2 million for their private passenger vehicles and perhaps insure the utility or boat trailer for the minimum. Well-informed consumers realize that sufficient levels of third party liability coverage are necessary to protect their current and future earnings and assets from losses arising from incidences for which they are liable. If a court award exceeds the limits of the policy, the insured is personally liable and could face financial hardship or ruin.

ii. COLLISION COVERAGE

Collision covers the cost of repairing or replacing your vehicle if it is involved in a crash and you are responsible. Consumers can lower collision premiums by increasing their deductibles or by not having this coverage at all. Those without this coverage are often consumers with older vehicles who fully assume the risk that they will not be involved in an accident for which they are responsible. This means that if they are at-fault they must pay for the repairs to their vehicle or fully assume the costs of vehicle replacement. Some policies include the option of replacement cost by limiting what is lost through depreciation when the vehicle is a total loss caused by an insured event.

In BC, Ontario and Alberta this coverage is optional. However, in Manitoba and Saskatchewan, it is compulsory to have physical damage coverage for damage occurring to your vehicle.

In both Ontario and Alberta, hit-and-run claims for vehicle damage are handled only as Collision claims due to the high frequency of fraudulent reporting to avoid higher premiums.

iii. COMPREHENSIVE COVERAGE

Comprehensive coverages and their deductibles vary across Canada and from insurer to insurer. In BC, ICBC's comprehensive coverage protects from loss from fire, theft and break-in, vandalism and glass breakage due to flying stones. However, some insurers will only insure glass separately as some regions with severe winter road conditions and sanding have major glass claim problems. Some insurers take into account the number of comprehensive claims when determining premiums.

Section three on the following page reviews the coverages across Canadian provinces and territories. This chart is for illustrative purposes only.

III. AUTO INSURANCE SYSTEMS BY PROVINCE AND TERRITORY

	BC	Alta	Sask	Man	Ont	QBC	NB	NS	PEI	NFLD	NWT & Nunavut	YK
Administration	Public w/ private competition for optional & excess coverages	Private	Public w/ private competition for optional & excess coverage	Public w/ private competition for optional & excess coverage	Private	Public for bodily injury and Private for property damage	Private	Private	Private	Private	Private	Private
Compulsory minimum 3rd party liability	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$50,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Medical Payments	\$150,000	\$10,000, Chiropractic \$500/person-time limit 2 yrs	\$541,824/person	No time or amount. Limit includes rehab	\$100,000/person (\$1 million if injury catastrophic)	No time or amount limit	\$50,000/person, time limit 4yrs	\$25,000/person, time limit 4yrs	\$25,000/person, time limit 4 yrs	\$25,000, time limit 4 yrs	\$25,000/person, time limit 4 yrs	\$10,000/person, time limit 2 yrs
Funeral Expense Benefit	\$2,500	\$2,000	\$5,419	\$6,120	\$6,000	\$3,472	\$2,500	\$1,000	\$1,000	\$1,000	\$1,000	\$2,000
Maximum Disability Benefits	\$300/wk, 75% of gross wages	\$300/wk, 80% of gross wages	90% of net wages to max income gross \$56,855/yr	\$61,500/yr, 90% of gross wages	80% of net wages to max \$400/wk, \$185/wk if not employed	90% of net wages to max income gross of \$56,855/yr; temp 3yrs, perm-lifetime	\$250/wk	\$140/wk	\$140/wk	\$140/wk	\$140/wk, 80% of gross wages	80% of gross wages to max \$300/wk
Time Period	104 wks temp, lifetime total disability	104 wks temp, or total disability			104 wks max, longer if unable to pursue any suitable occupation		104 wks partial, lifetime if total	104 wks partial, lifetime if total disability	104 wks, partial disability, to age 65 if totally disabled	104 wks partial, lifetime if total	104 wks temp disability, lifetime if total	104 wks, temp or total disability
Right to sue for pain & suffering	Yes	Yes	No	No	Yes, with qualifications	No*	Yes	Yes	Yes	Yes	Yes	Yes
Right to sue for economic loss exceeding no-fault benefits	Yes	Yes	Yes**	No	Yes, with qualifications	No	Yes	Yes	Yes	Yes	Yes	Yes

* Lawsuits are not permitted with respect to injuries sustained in automobile accidents in Quebec. Victims are compensated by their government insurer for their injuries whether or not the accident occurs in Quebec.

** For economic losses that exceed no-fault benefits. For loss of income, can only recover gross income losses exceeding \$56,855/yr; award is net of income taxes.

- SHADED PROVINCES ARE THOSE REFERENCED IN THIS STUDY -

IV. AUTO INSURANCE COMPARISON RATES SUMMARY

For Calgary and Toronto where there are many different insurers, the lowest and the highest quotes are shown, along with the calculated median. This study uses the median as a fair representation of what consumers pay within each driver profile.

Profile	Vancouver \$	Calgary \$			Regina \$	Winnipeg \$	Toronto \$		
		Lowest	Median	Highest			Lowest	Median	Highest
1.	2295	1475	1686	2060	1520	1406	1795	1982	2501
2.	2339	1615	1922	2227	1633	1891	1819	2244	2501
3.	1298	1739	2066	2520	939	931	2091	2553	2754
4.	1123	1404	1777	2134	798	576	1625	1968	2356
5.	1378	1587	1919	2810	806	791	2219	3191	3646
6.	1934	2024	3165	4062	929	1003	2379	4510	6513
7.	1378	1151	1292	1620	806	791	1523	2117	2789
8.	1934	1478	2012	2646	929	1003	1623	3011	4334
9.	1065	737	933	1056	727	537	911	1050	1235
10.	1065	1304	1626	1901	727	537	1434	1935	2165
11.	1102	1535	1831	2214	840	680	1434	1958	2676
12.	1212	1224	1529	1748	735	573	1302	1962	2433
13.	898	724	878	1052	841	666	846	974	1180
14.	3327	2155	3729	6097	719	802	4118	6268	6989
15.	1247	1148	1459	1799	892	964	1718	1880	2095
16.	1393	816	1053	1292	819	802	801	1224	1770
17.	2177	3654	5018	5297	872	999	5477	6591	9482
18.	2177	1922	2585	2824	872	999	2688	3504	4841
19.	2093	1876	2403	2859	806	1055	2501	3280	4446
20.	2056	3397	4675	5165	756	829	4555	5670	8844
21.	1297	1448	1899	2520	640	472	1731	2880	3655
22.*	3542	N/A	N/A	N/A	545	370	N/A	N/A	N/A
23.	1184	1777	2220	3065	938	927	2473	2959	3905
24.	1565	1465	1903	2463	1352	1131	1419	2687	2984
25.	1187	1129	1263	1415	967	898	1383	1515	1829
26.	1268	1097	1441	1594	956	947	1465	1725	2103
27.	909	667	833	1020	841	666	830	973	1286
28.	1223	1088	1294	1494	937	682	1255	1518	2045
29.	985	756	940	1158	870	703	894	1058	1417
30.	1435	1492	2312	3171	1250	1202	2064	2297	4002

* *Special Note:* Due to the age of the vehicle (1966) no rate quotes available for Calgary and Toronto

V. AUTO INSURANCE RATING PROFILES

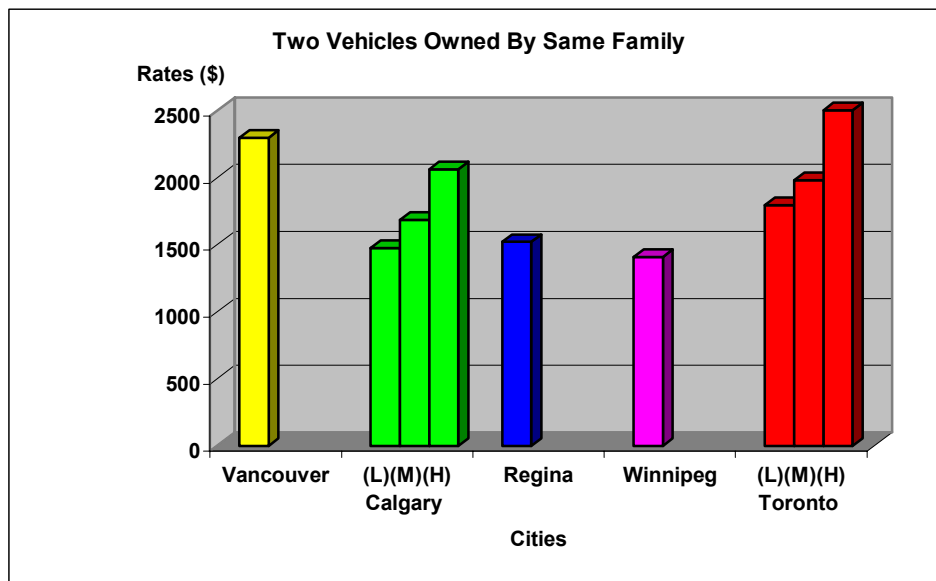
DRIVER PROFILE 1

Two Vehicles Owned by Same Family

- **Vehicle 1** – 1995 Chrysler Intrepid
 - **Use** - 10km to work each way, 25 km daily, 18,000 km annually
 - **Principal Operator**
 - Male, 58 years old, married
 - Financial broker
 - Drivers License 40 years
 - Owned a vehicle and insured 40 years
 - Same insurer 25 years
 - Occasional driver of Vehicle 2
 - No claims or convictions

- **Vehicle 2** – 1996 Dodge Caravan
 - **Use** - Pleasure only, 20 km daily, 15,000 km annually
 - **Principal Operator**
 - Female, 55 years old, married
 - Homemaker
 - Drivers License 35 years
 - Owned a vehicle and insured 35 years
 - Same insurer 25 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median ROY	Highest ECON	SGI \$	MPI \$	Lowest LBM	Median ALL	Highest HAL
2295	1475	1686	2060	1520	1406	1795	1982	2501



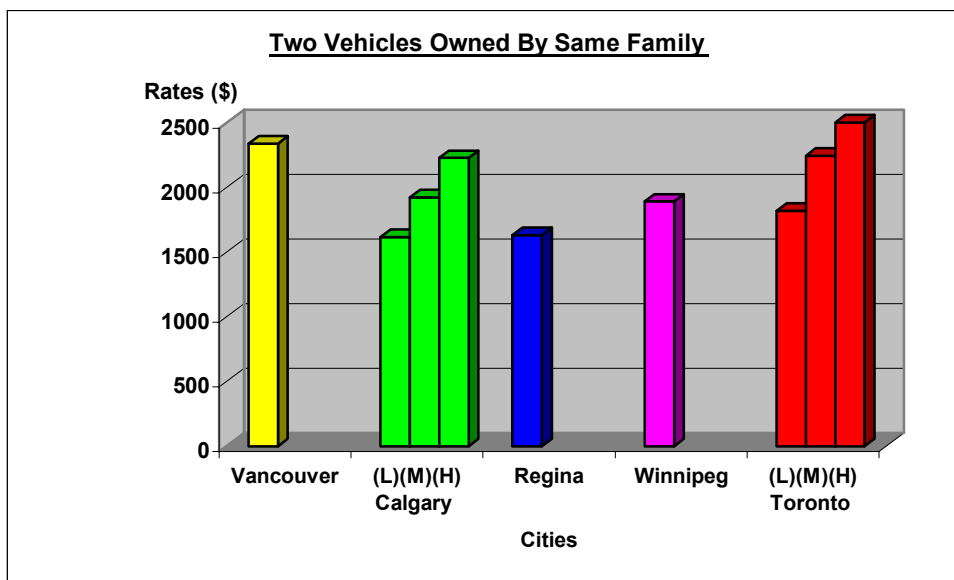
DRIVER PROFILE 2

Family with Two Vehicles, One At-Fault Claim

- **Vehicle 1** – 1995 Chrysler Intrepid
- **Use** - 10km to work each way, 25 km daily, 18,000 km annually
- **Principal Operator**
 - Male, 58 years old, married
 - Financial broker
 - Drivers License 40 years
 - Owned a vehicle and insured 40 years
 - Same insurer 25 years
 - Occasional driver of Vehicle 2
 - One at-fault claim 12 months ago

- **Vehicle 2** – 1996 Dodge Caravan
- **Use** - Pleasure only, 20 km daily, 15,000 km annually
- **Principal Operator**
 - Female, 55 years old, married
 - Homemaker
 - Drivers License 35 years
 - Owned a vehicle and insured 35 years
 - Same insurer 25 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median ROY	Highest ECON	SGI \$	MPI \$	Lowest ZUR	Median ROY	Highest HAL
2339	1615	1922	2227	1633	1891	1819	2244	2501

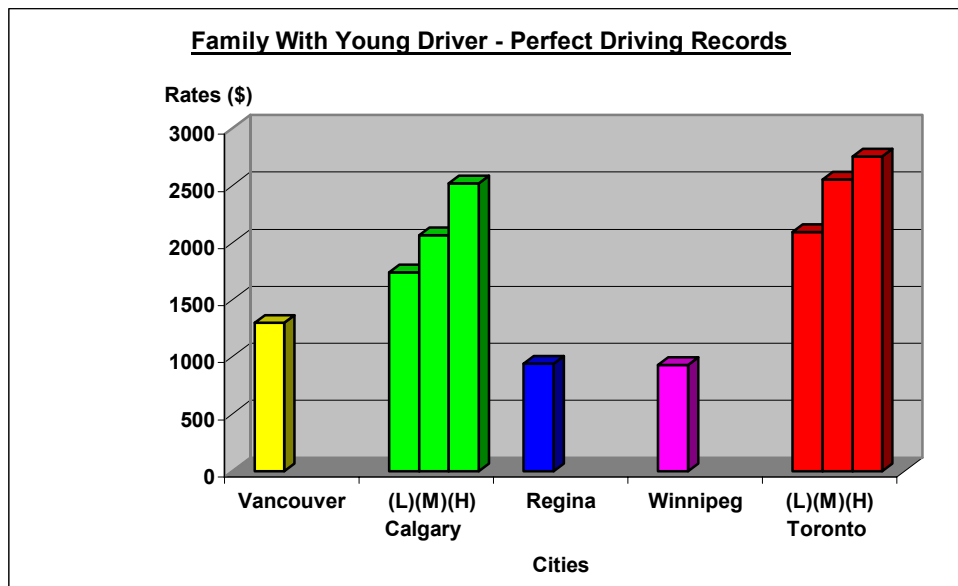


DRIVER PROFILE 3

Family With Young Driver, Perfect Driving Records

- **Vehicle** – 1996 Toyota Camry
- **Use** - 20km to work each way, 50 km daily, 22,000 km annually
- **Principal Operator**
 - Male, 48 years old, married
 - Accountant
 - Drivers License 32 years
 - Owned a vehicle and insured 30 years
 - Same insurer 30 years
- **Occasional Driver**
 - Female, 42 years old, married
 - Homemaker
 - Drivers License 26 years
 - Owned a vehicle and insured 20 years
 - Same insurer 20 years
- **Occasional Driver**
 - Male, 17 years old, son, single
 - Student
 - Drivers License 1 year
 - Never owned a vehicle

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median WU	Highest COOP	SIGI \$	MPI \$	Lowest WAWA	Median ALL	Highest HAL
1298	1739	2066	2520	939	931	2091	2553	2754

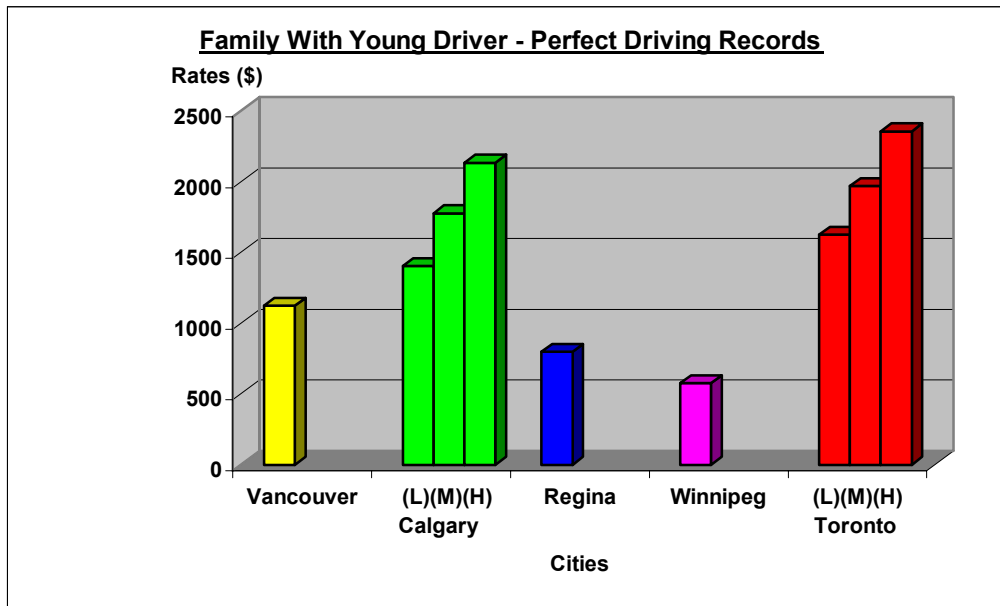


DRIVER PROFILE 4

Family With Young Driver – Perfect Driving Records

- **Vehicle** – 1994 Ford Taurus LX Wagon
- **Use** – Pleasure only, 25 km daily, 20,000 km annually
- No claims or convictions for all 3 drivers
- **Principal Operator**
 - Female, 42 years old, married
 - Homemaker
 - Drivers License 26 years
 - Owned a vehicle and insured 20 years
 - Same insurer 20 years
- **Occasional Driver**
 - Male, 48 years old, spouse
 - Homemaker
 - Drivers License 32 years
 - Owned a vehicle and insured 30 years
 - Same insurer 30 years
- **Occasional Driver**
 - Male, 17 years old, son, single
 - Student
 - Drivers License 1 year
 - Never owned a vehicle

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median LBM	Highest COOP	SGI \$	MPI \$	Lowest WAWA	Median COOP	Highest GA
1123	1404	1777	2134	798	576	1625	1968	2356

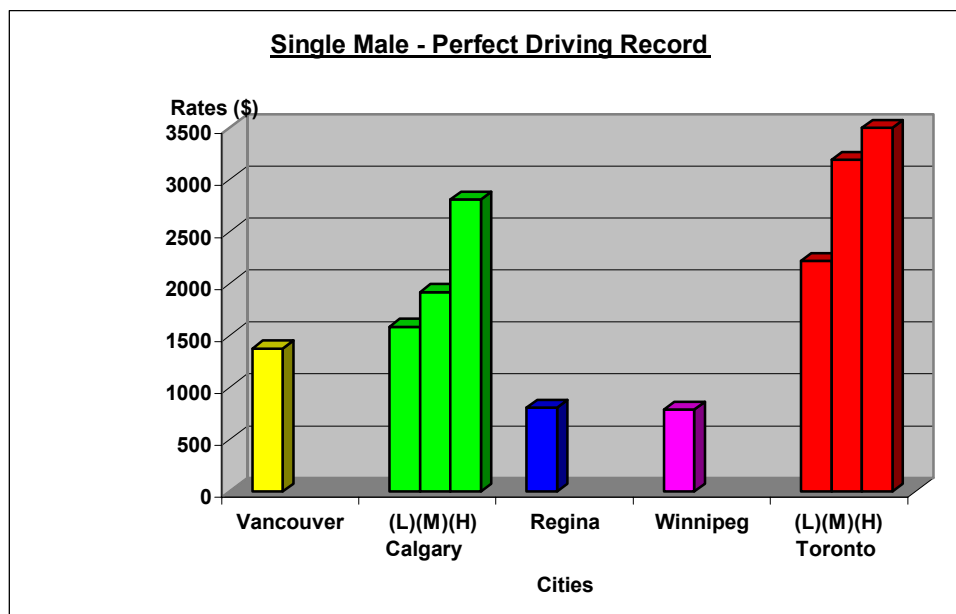


DRIVER PROFILE 5

Single Male – Perfect Driving Record

- **Vehicle** – 1992 Honda Civic DX Hatchback
- **Use** – 10 km each way to school, 30 km daily, 20,000 km annually
- **Principal Operator**
 - Male, 22 years old, single
 - Student
 - Drivers License 6 years
 - Owned a vehicle and insured 4 years
 - Same insurer 4 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median COOP	Highest ALL	SGI \$	MPI \$	Lowest WAWA	Median ROY	Highest ALL
1378	1587	1919	2810	806	791	2219	3191	3646

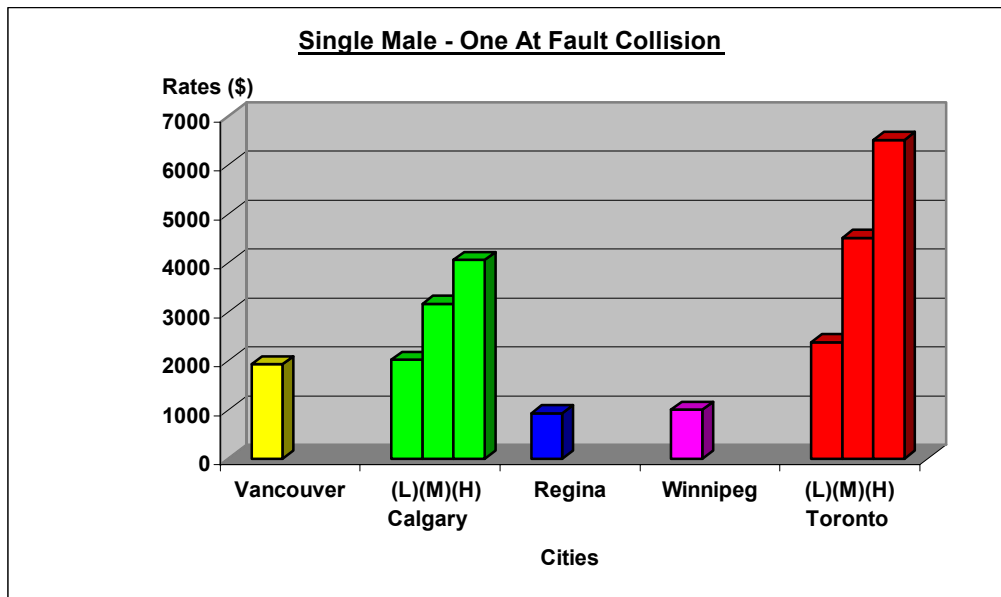


DRIVER PROFILE 6

Single Male – One At-Fault Collision

- **Vehicle** – 1992 Honda Civic DX Hatchback
- **Use** – 10 km each way to school, 30 km daily, 20,000 km annually
- **Principal Operator**
 - Male, 22 years old, single
 - Student
 - Drivers License 6 years
 - Owned a vehicle and insured 4 years
 - Same insurer 4 years
 - One at-fault collision claim (rear ender) 18 months ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median ZUR	Highest WU	SGI \$	MPI \$	Lowest WAWA	Median COOP	Highest HAL
1934	2024	3165	4062	929	1003	2379	4510	6513

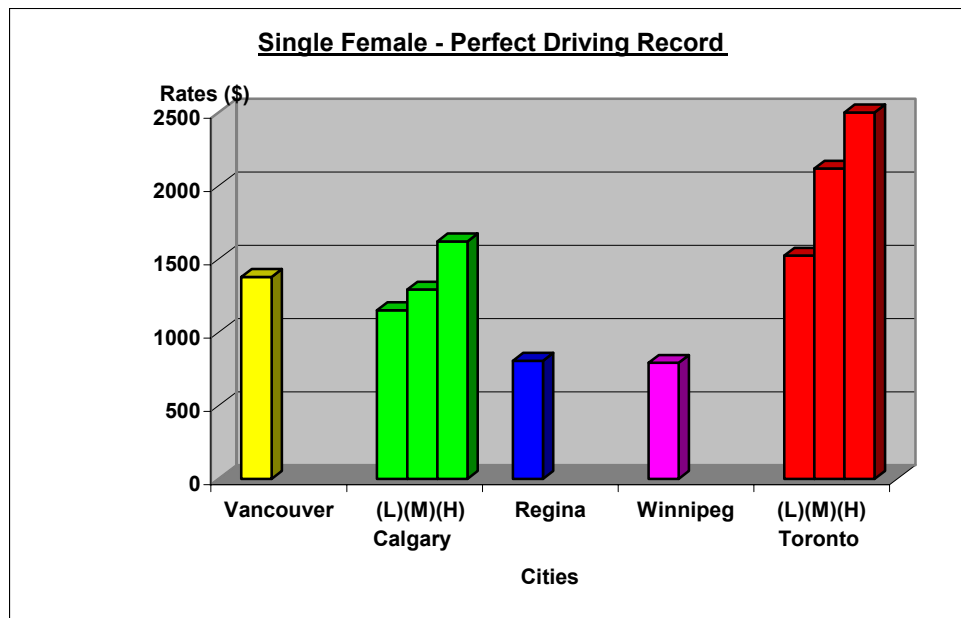


DRIVER PROFILE 7

Single Female – Perfect Driving Record

- **Vehicle** – 1992 Honda Civic DX Hatchback
- **Use** – 10 km each way to school, 30 km daily, 20,000 km annually
- **Principal Operator**
 - Female, 22 years old, single
 - Student
 - Drivers License 6 years
 - Owned a vehicle and insured 4 years
 - Same insurer 4 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest ROY	Median LBM	Highest ALL	SGI \$	MPI \$	Lowest WAWA	Median HAL	Highest ALL
1378	1151	1292	1620	806	791	1523	2117	2789

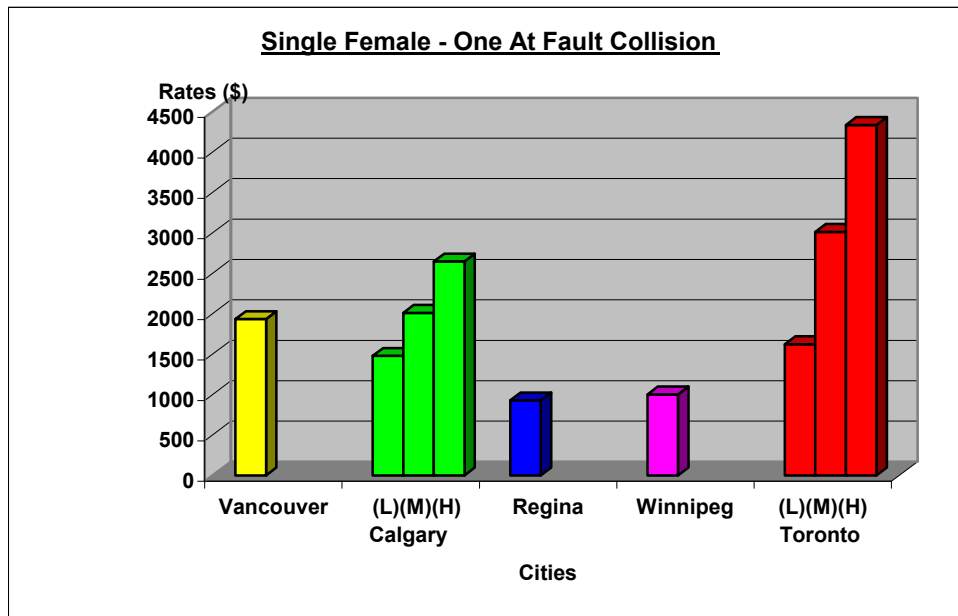


DRIVER PROFILE 8

Single Female – One At-Fault Collision

- **Vehicle** – 1992 Honda Civic DX Hatchback
- **Use** – 10 km each way to school, 30 km daily, 20,000 km annually
- **Principal Operator**
 - Female, 22 years old, single
 - Student
 - Drivers License 6 years
 - Owned a vehicle and insured 4 years
 - Same insurer 4 years
 - One at-fault collision claim (rear ender) 18 months ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest COOP	Median ALL	Highest WU	SIGI \$	MPI \$	Lowest WAWA	Median COOP	Highest DOC
1934	1478	2012	2646	929	1003	1623	3011	4334

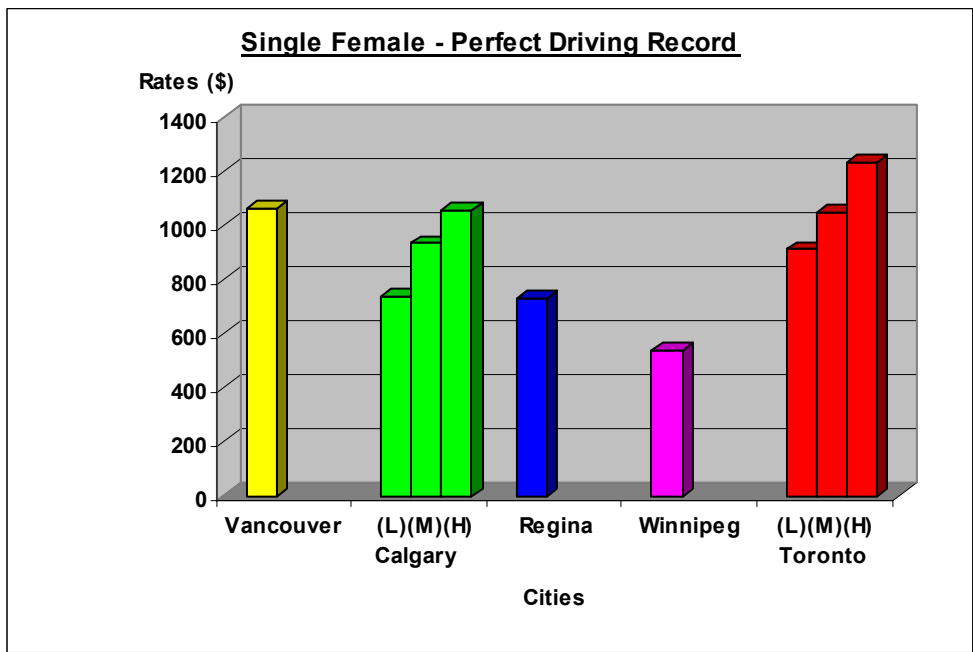


DRIVER PROFILE 9

Single Female – Perfect Driving Record

- **Vehicle** – 1991 Mazda 4DR Protege
- **Use** – 10 km each way to work, 35 km daily, 20,000 km annually
- **Principal Operator**
 - Female, 38 years old, single
 - Retail Sales
 - Drivers License 22 years
 - Owned a vehicle and insured 20 years
 - Same insurer 10 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median LBM	Highest ALL	SIGI \$	MPI \$	Lowest ZUR	Median DOC	Highest GA
1065	737	933	1056	727	537	911	1050	1235

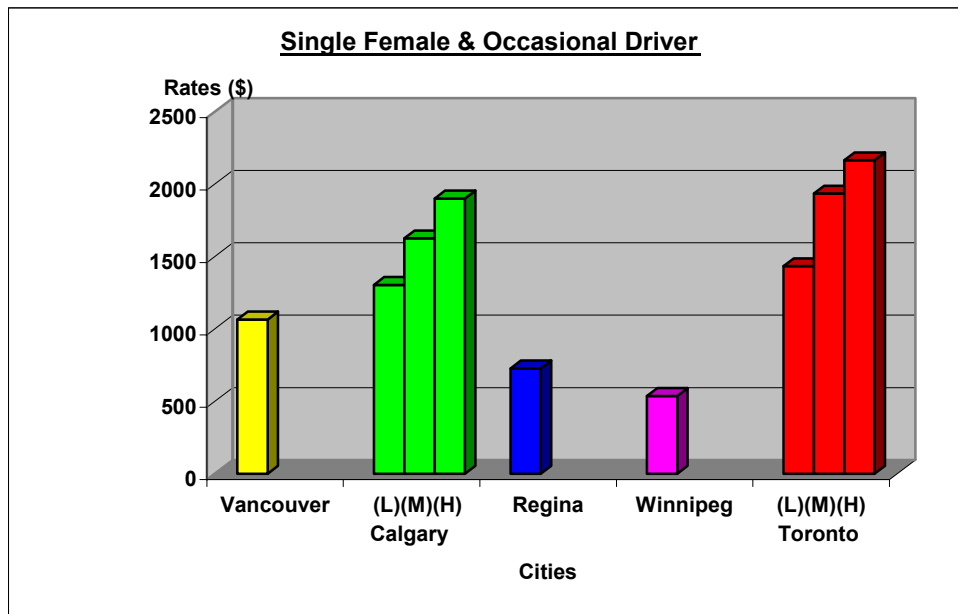


DRIVER PROFILE 10

Single Female & Occasional Driver - Son

- **Vehicle** – 1991 Mazda 4DR Protege
- **Use** – 10 km each way to work, 35 km daily, 20,000 km annually
- **Principal Operator**
 - Female, 38 years old, single
 - Retail Sales
 - Drivers License 22 years
 - Owned a vehicle and insured 20 years
 - Same insurer 10 years
 - No claims or convictions
- **Occasional Driver**
 - Male, 18 years old, son
 - Student
 - Drivers License 2 years
 - Never owned a vehicle
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median ECON	Highest COOP	SGI \$	MPI \$	Lowest ZUR	Median COOP	Highest GA
1065	1304	1626	1901	727	537	1434	1935	2165

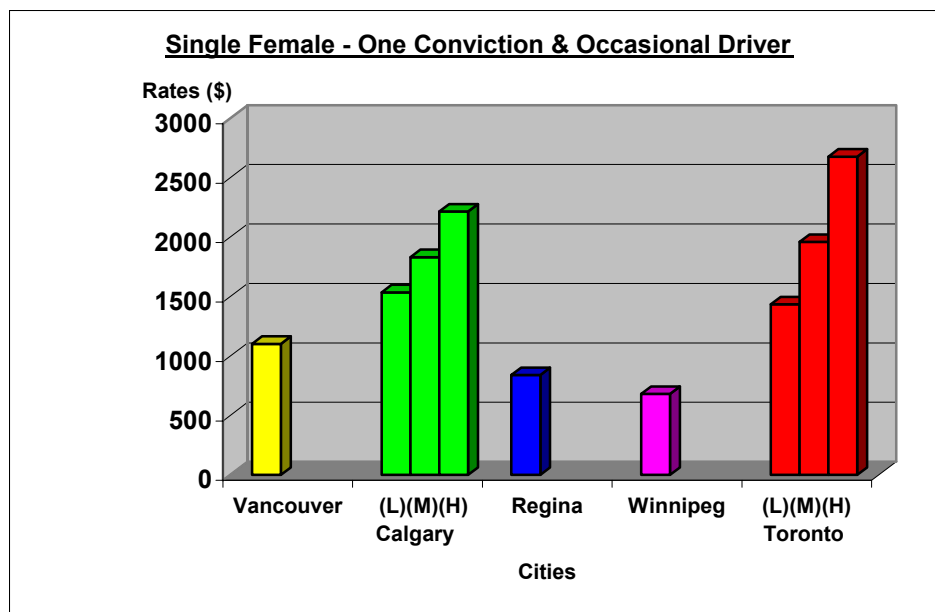


DRIVER PROFILE 11

Single Female – One Conviction & Occasional Driver - Son

- **Vehicle** – 1991 Mazda 4DR Protege
- **Use** – 10 km each way to work, 35 km daily, 20,000 km annually
- **Principal Operator**
 - Female, 38 years old, single
 - Retail Sales
 - Drivers License 22 years
 - Owned a vehicle and insured 20 years
 - Same insurer 10 years
 - One at-fault collision claim (rear ender) 18 months ago
- **Occasional Driver**
 - Male, 18 years old, son
 - Student
 - Drivers License 2 years
 - Never owned a vehicle
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median WU	Highest ALL	SIGI \$	MPI \$	Lowest ZUR	Median ECON	Highest GA
1102	1535	1831	2214	840	680	1434	1958	2676

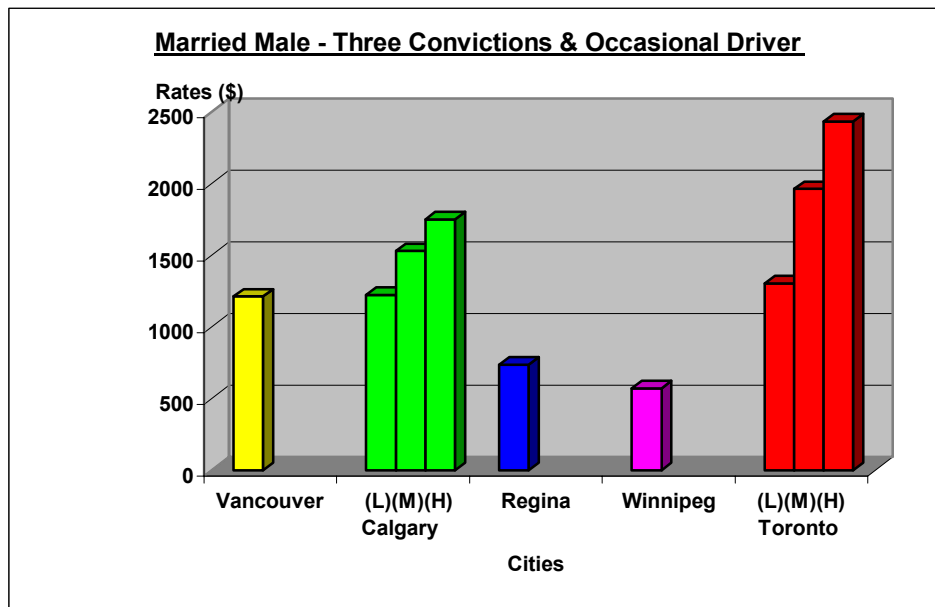


DRIVER PROFILE 12

Married Male – Three Convictions & Occasional Driver

- **Vehicle** – 1991 Mazda 4DR Protege
- **Use** – 10 km each way to work, 35 km daily, 20,000 km annually
- **Principal Operator**
 - Male, 45 years old, married
 - Retail Proprietor
 - Canadian Drivers License 4 years
 - Owned a vehicle 20 years, insured 15 years
 - Same insurer 4 years
 - 3 comprehensive claims in past 18 months
- **Occasional Driver**
 - Female, 40 years old, spouse
 - Retail Proprietor
 - Drivers License 4 years
 - Never owned a vehicle
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median WU	Highest ZUR	SGI \$	MPI \$	Lowest LBM	Median ZUR	Highest ALL
1212	1224	1529	1748	735	573	1302	1962	2433

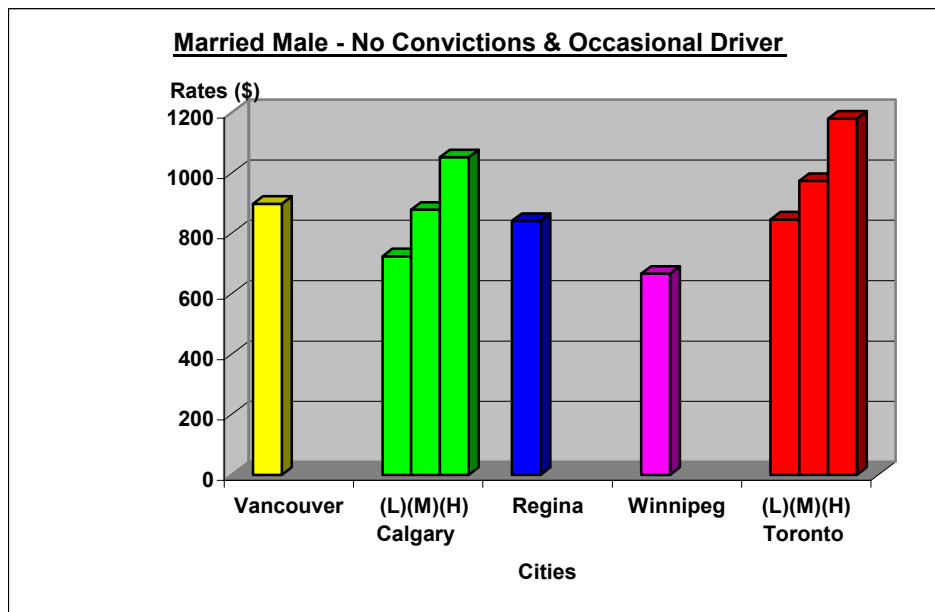


DRIVER PROFILE 13

Married Male – No Convictions & Occasional Driver

- **Vehicle** – 1995 Toyota Corolla
- **Use** – Pleasure only, 20 km daily, 12,000 km annually
- **Principal Operator**
 - Male, 68 years old, married
 - Retired
 - Drivers License 50 years
 - Owned a vehicle 50 years, insured 50 years
 - Same insurer 40 years
 - No claims or convictions
- **Occasional Driver**
 - Female, 66 years old, spouse
 - Retired
 - Drivers License 45 years
 - Owned a vehicle 45 years, insured 45 years
 - Same insurer 40 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median LBM	Highest COOP	SGI \$	MPI \$	Lowest WAWA	Median ALL	Highest HAL
898	724	878	1052	841	666	846	974	1180

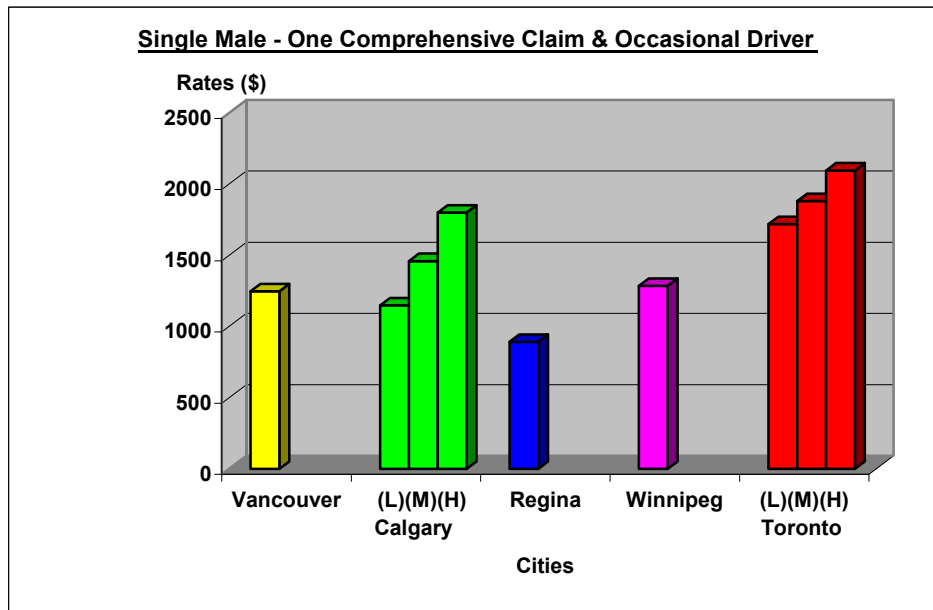


DRIVER PROFILE 14

Single Male – One At-Fault Collision

- **Vehicle** – 1991 Nissan Micra
- **Use** – 10 km each way to school, 50 km business daily, 20,000 km annually
- **Principal Operator**
 - Male, 20 years old, single
 - P/t student, Pizza Delivery person
 - Drivers License 3 years
 - Owned a vehicle 2 years, insured 2 years
 - Same insurer 2 years
 - One at-fault collision 12 months ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median COOP	Highest ZUR	SIGI \$	MPI \$	Lowest ROY	Median ALL	Highest COOP
3327	2155	3729	6097	719	802	4118	6268	6989

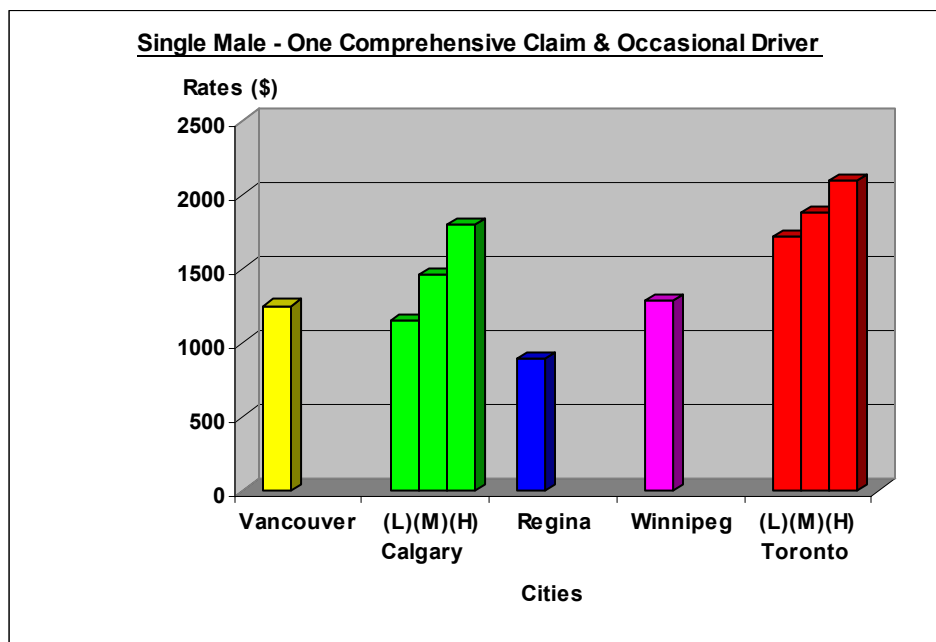


DRIVER PROFILE 15

Single Male – One Comprehensive Claim & Occasional Driver

- **Vehicle** – 1995 Jeep YJ
- **Use** – 20 km each way to work, 50 km daily, 20,000 km annually
- **Principal Operator**
 - Male, 35 years old, single
 - Construction
 - Drivers License 19 years
 - Same insurer 15 years
 - 1 comprehensive claim (theft) 12 months ago
- **Occasional Driver**
 - Female, 32 years old, single, co-habitant
 - Retail sales clerk
 - Drivers License 10 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest ROY	Median WAWA	Highest ECON	SGI \$	MPI \$	Lowest COOP	Median DOC	Highest LBM
1247	1148	1459	1799	892	964	1718	1880	2095

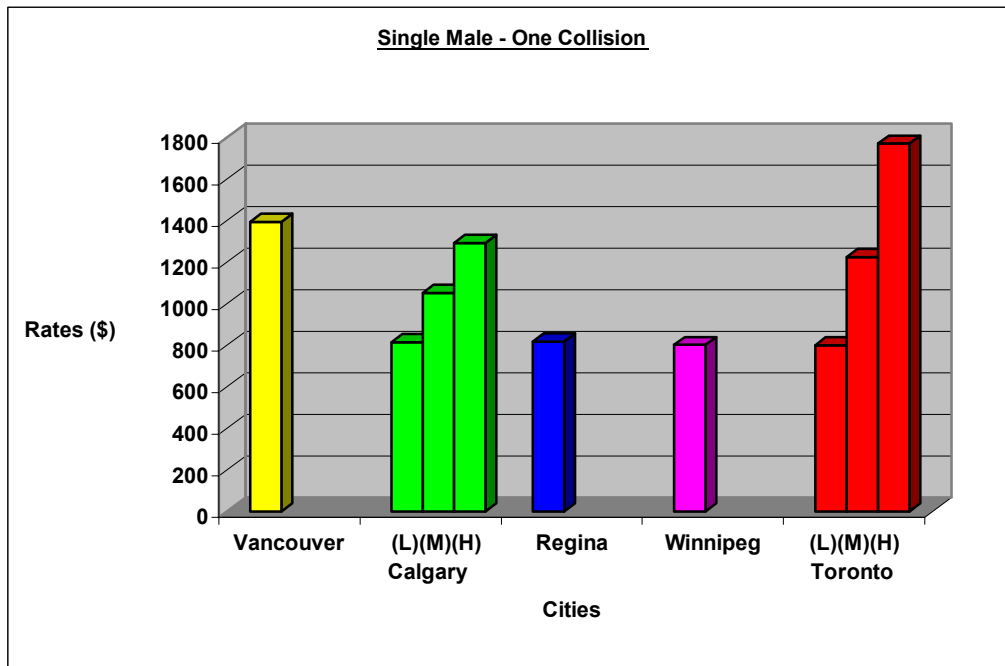


DRIVER PROFILE 16

Single Male – One At-Fault Collision

- **Vehicle** – 1991 Nissan Micra
- **Use** – 10 km each way to school, 50 km business daily, 20,000 km annually
- **Principal Operator**
 - Male, 40 years old, single
 - P/t student, Pizza Delivery person
 - Drivers License 22 years
 - Owned a vehicle 20 years, insured 20 years
 - Same insurer 20 years
 - One at-fault collision 12 months ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median WU	Highest ALL	SGI \$	MPI \$	Lowest ZUR	Median ROY	Highest GA
1393	816	1053	1292	819	802	801	1224	1770

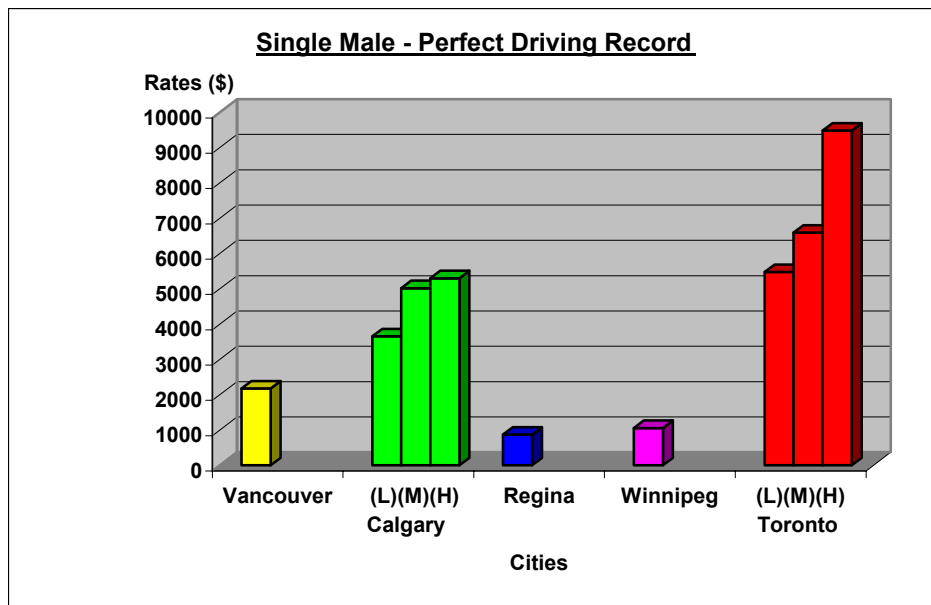


DRIVER PROFILE 17

Single Male – Perfect Driving Record

- **Vehicle** – 1996 Chevrolet Cavalier
- **Use** – 20 km to school
- **Principal Operator**
 - Male, 18 years old, single
 - Student
 - No claims or convictions

Vancouver		Calgary		Regina	Winnipeg		Toronto	
ICBC \$	Lowest DOC	Median LBM	Highest ECON	SGI \$	MPI \$	Lowest ZUR	Median DOC	Highest COOP
2177	3654	5018	5297	872	999	5477	6591	9485

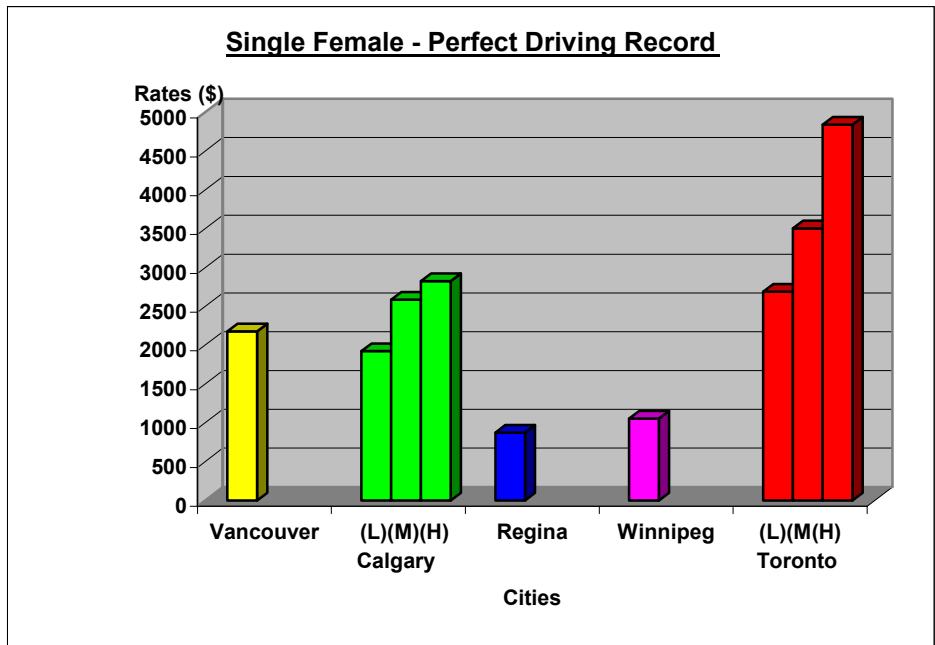


DRIVER PROFILE 18

Single Female – Perfect Driving Record

- **Vehicle** – 1996 Chevrolet Cavalier
- **Use** – 20 km to school
- **Principal Operator**
 - Female, 18 years old, single
 - Student
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median WU	Highest COOP	SGI \$	MPI \$	Lowest WAWA	Median GA	Highest COOP
2177	1922	2585	2824	872	999	2688	3504	4841

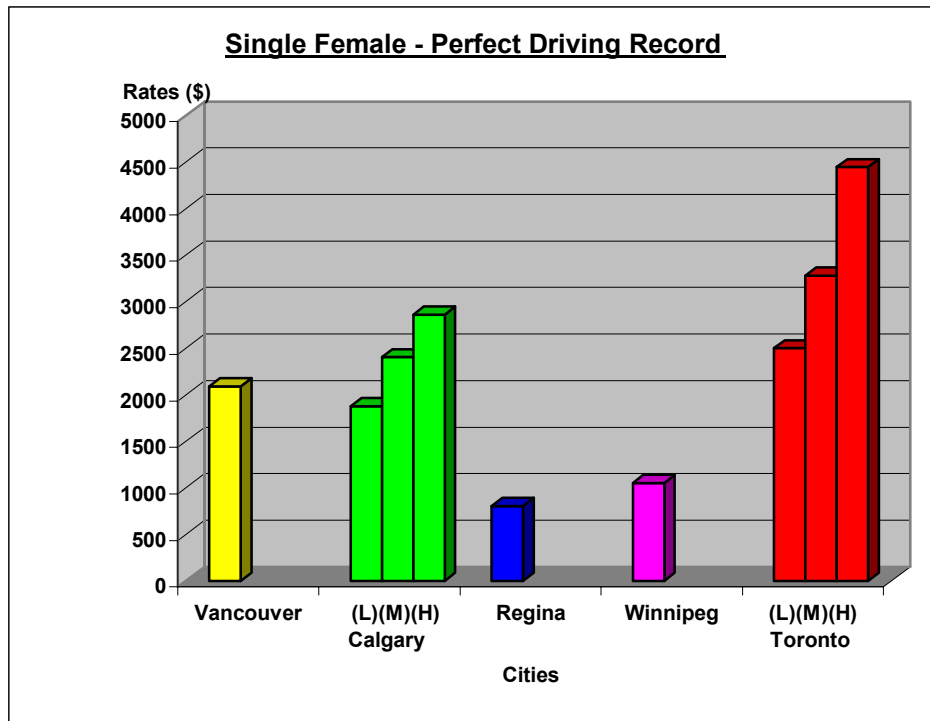


DRIVER PROFILE 19

Single Female – Perfect Driving Record

- **Vehicle** – 1992 Honda Civic DX 2DR Hatchback
- **Use** – 20 km to school
- **Principal Operator**
 - Female, 17 years old, single
 - Student
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median GA	Highest COOP	SGI \$	MPI \$	Lowest WAWA	Median DOC	Highest COOP
2093	1876	2403	2859	806	1055	2501	3280	4446

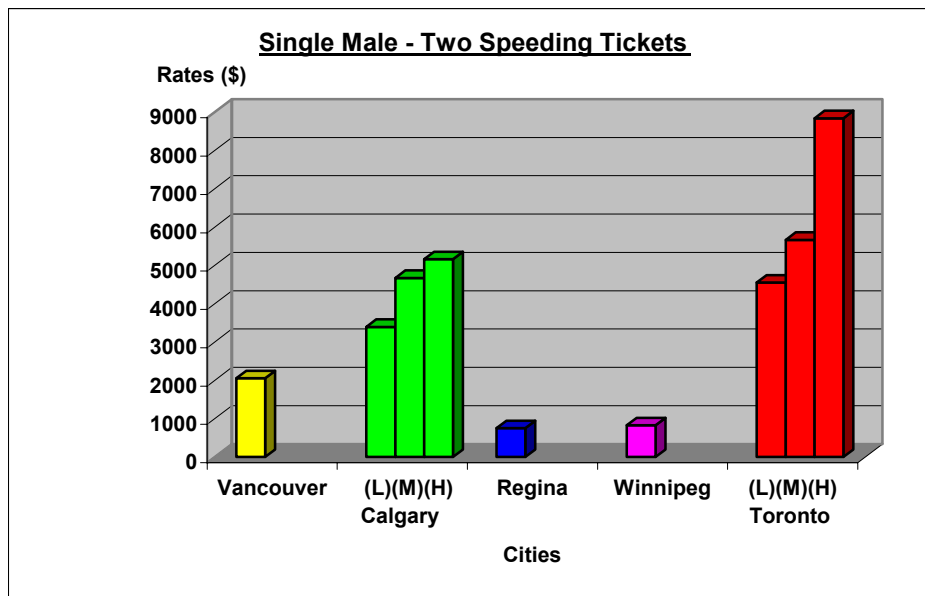


DRIVER PROFILE 20

Single Male – Two Speeding Tickets

- **Vehicle** – 1992 Toyota Pick-up SR5 4x4
- **Use** – 20 km to work
- **Principal Operator**
 - Male, 19 years old, single
 - Labourer
 - Two speeding tickets 12 and 24 months ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median WU	Highest LBM	SGI \$	MPI \$	Lowest WAWA	Median ZUR	Highest COOP
2056	3397	4675	5165	756	829	4555	5670	8844

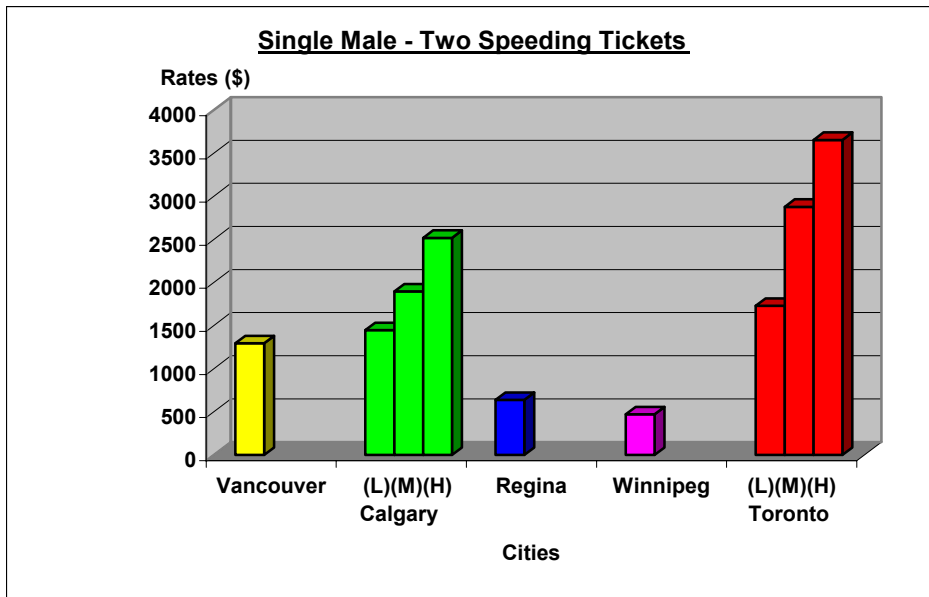


DRIVER PROFILE 21

Single Male – Two Speeding Tickets

- **Vehicle** – 1981 Toyota Tercel Liftback 3DR
- **Use** – 20 km to school
- **Principal Operator**
 - Male, 21 years old, single
 - Student
 - Two speeding tickets 12 and 24 months ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median ECON	Highest COOP	SGI \$	MPI \$	Lowest WAWA	Median ECON	Highest ALL
1297	1448	1899	2520	640	472	1731	2880	3655



DRIVER PROFILE 22

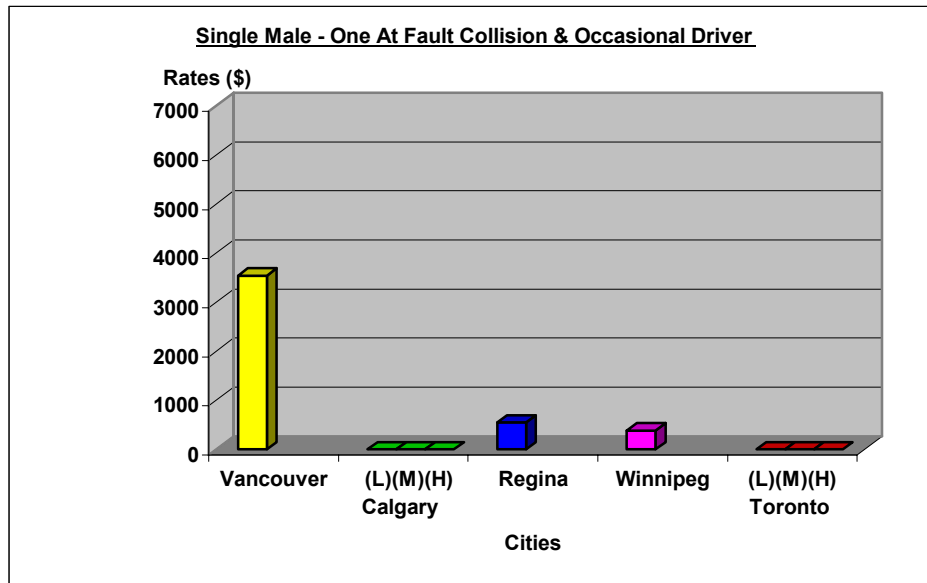
Single Male – One At-Fault Collision & Occasional Driver

- **Vehicle** – 1966 Volkswagon Vanagon GL Camper 2WHDR
- **Use** – 20 km to school
- **Principal Operator**
 - Male, 18 years old, single
 - Student
 - One at-fault claim 12 months ago

- **Occasional Driver**
 - Male, 19 years old, single
 - Student
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest \$	Median \$	Highest \$	SGL \$	MPI \$	Lowest \$	Median \$	Highest \$
3542	N/A	N/A	N/A	545	370	N/A	N/A	N/A

Special Note: Due to the age of the vehicle no rate quotes available for Calgary and Toronto

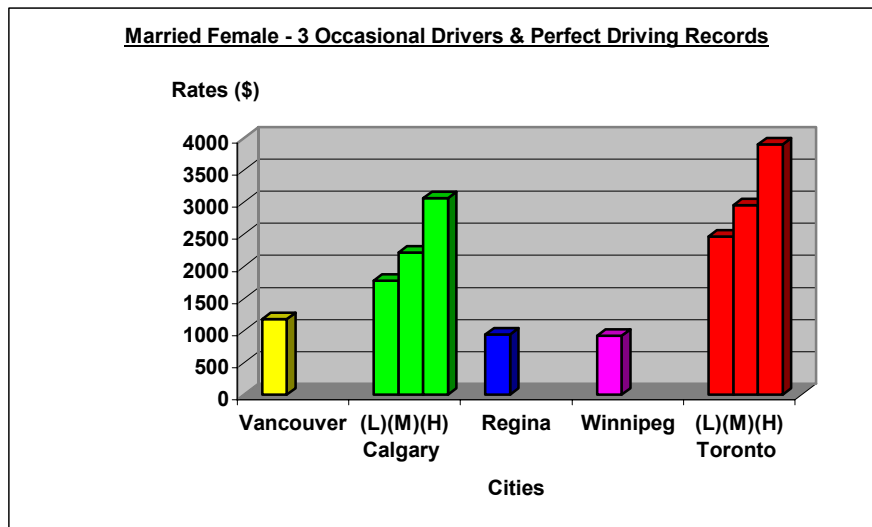


DRIVER PROFILE 23

Family with Four Drivers – Perfect Driving Records

- **Vehicle** – 2000 Dodge Caravan Minivan
- **Use** – Pleasure use only, 18,000 km annually
- **Principal Operator**
 - Female, 43 years old, married
 - Homemaker
 - Drivers License 26 years
 - Owned a vehicle and insured 18 years
 - Same insurer 8 years
 - No claims or convictions in last 10 years
- **Occasional Driver**
 - Male, 51 years old, married
 - Business owner
 - Drivers License 33 years
 - Owned a vehicle and insured 27 years
 - No claims or convictions in last 10 years
- **Occasional Driver**
 - Male, 21 years old
 - Drivers License 5 years
 - No claims or convictions in last 10 years
- **Occasional Driver**
 - Female, 19 years old
 - Drivers License 3 years
 - No claims or convictions in last 10 years

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median WU	Highest ZUR	SGI \$	MPI \$	Lowest WAWA	Median HAL	Highest ZUR
1184	1777	2220	3065	938	927	2473	2959	3905

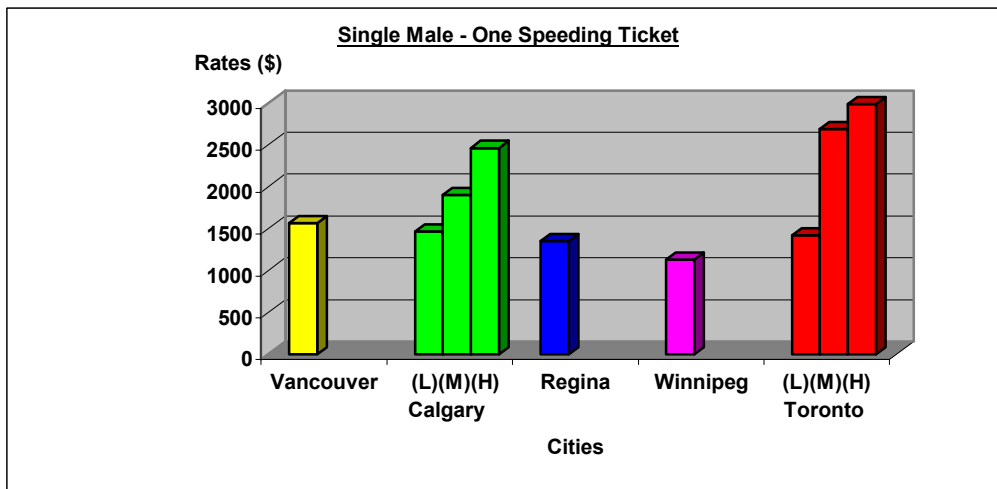


DRIVER PROFILE 24

Single Male – One Speeding Ticket

- **Vehicle** – 1999 BMW 323
- **Use** – 35 km to work daily, 25,000 km annually
- **Principal Operator**
 - Male, 36 years old, single
 - Web designer
 - Drivers License 19 years
 - Owned a vehicle and insured 14 years
 - Same insurer 4 years
 - One speeding ticket last year

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest GA	Median LBM	Highest ROY	SIGI \$	MPI \$	Lowest ALL	Median HAL	Highest ZUR
1565	1465	1903	2463	1352	1131	1419	2687	2984

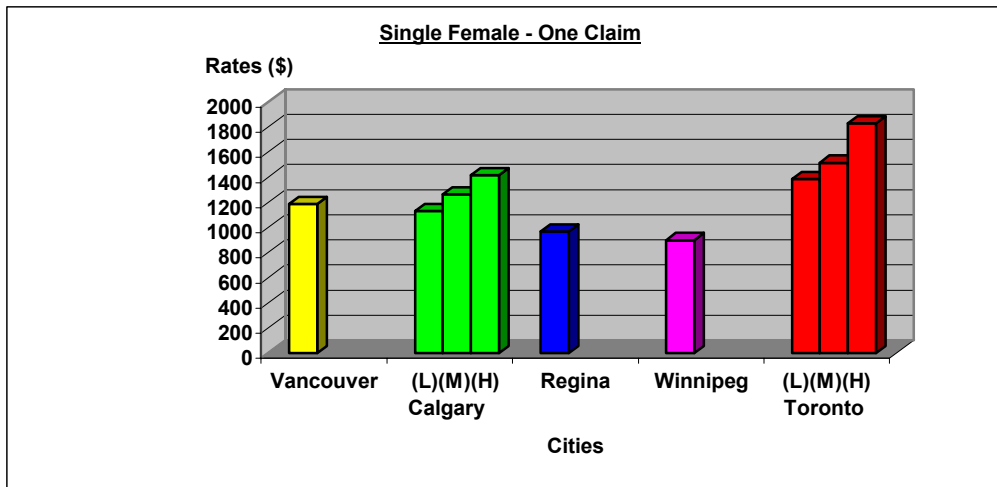


DRIVER PROFILE 25

Single Female – One Comprehensive Claim

- **Vehicle** – 1996 Mazda Convertible
- **Use** – 15 km to work daily, 10,000 km annually
- **Principal Operator**
 - Female, 42 years old, single
 - Nurse
 - Drivers License 24 years
 - Owned a vehicle and insured 15 years
 - Same insurer 5 years
 - One comprehensive claim 3 years ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest GA	Median LBM	Highest ZUR	SGI \$	MPI \$	Lowest LBM	Median ROY	Highest GA
1187	1129	1263	1415	967	898	1383	1515	1829

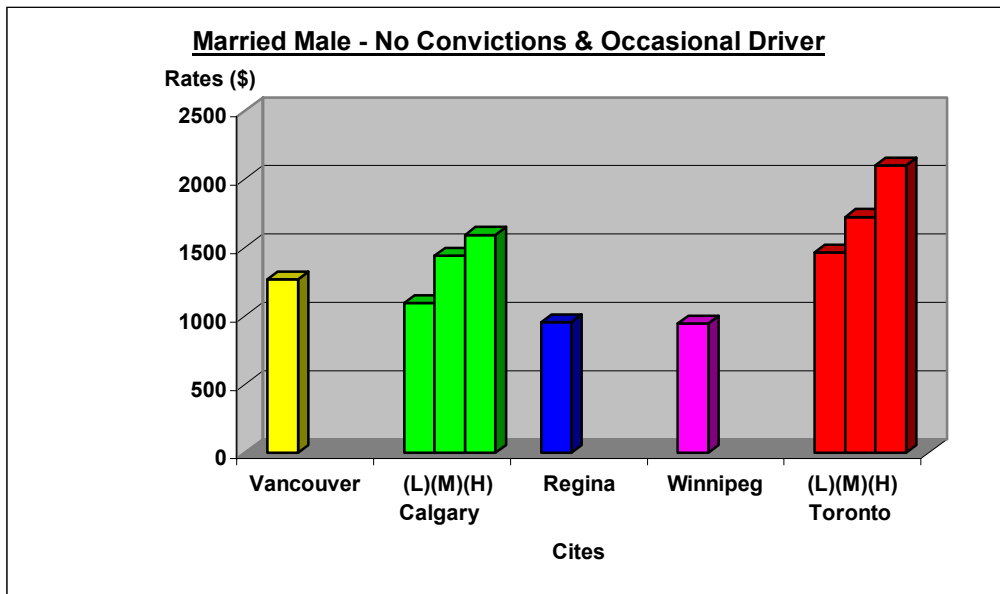


DRIVER PROFILE 26

Married Male & Occasional Driver

- **Vehicle** – 1997 Ford Explorer
- **Use** – 50 km to work daily, 40,000 km annually
- **Principal Operator**
 - Male, 55 years old, married
 - Shift supervisor in factory
 - Drivers License 34 years
 - Owned a vehicle and insured 30 years
 - Same insurer 30 years
 - No claims or convictions
- **Occasional Driver**
 - Female, 50 years old, married
 - Sales clerk
 - Drivers License 31 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest GA	Median ZUR	Highest ROY	SGI \$	MPI \$	Lowest WAWA	Median GA	Highest COOP
1268	1097	1441	1594	956	947	1465	1725	2103

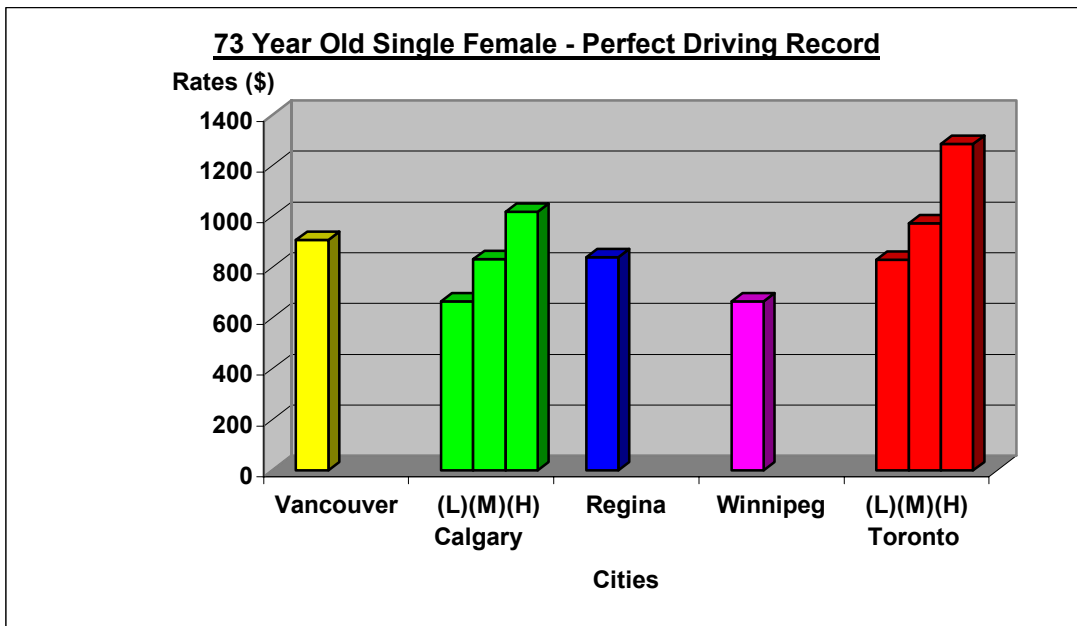


DRIVER PROFILE 27

Single Female – 73 Years of Age

- **Vehicle** – 1995 Chevrolet Corsica
- **Use** – Pleasure use only, 11,000 km annually
- **Principal Operator**
 - Female, 73 years old, single
 - Retired
 - Drivers license 51 years
 - Owned a vehicle and insured 6 years
 - Same insurer 6 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median WU	Highest ROY	SGI \$	MPI \$	Lowest WAWA	Median ALL	Highest GA
909	667	833	1020	841	666	830	973	1286

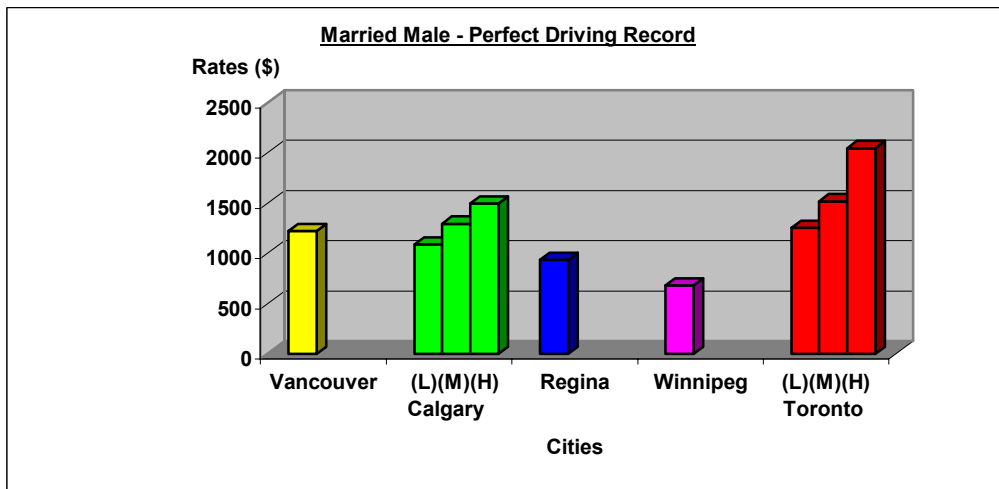


DRIVER PROFILE 28

Married Male – Perfect Driving Record

- **Vehicle** – 1997 Ford F-150 ½ Tonne Truck
- **Use** – 40 km daily to work, 28, 000 km annually
- **Principal Operator**
 - Male, 42 years old, married
 - Construction foreman
 - Drivers license 25 years
 - Owned a vehicle and insured 19 years
 - Same insurer 1 year
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest DOC	Median GA	Highest ALL	SIGI \$	MPI \$	Lowest LBM	Median COOP	Highest ALL
1223	1088	1294	1494	937	682	1255	1518	2045

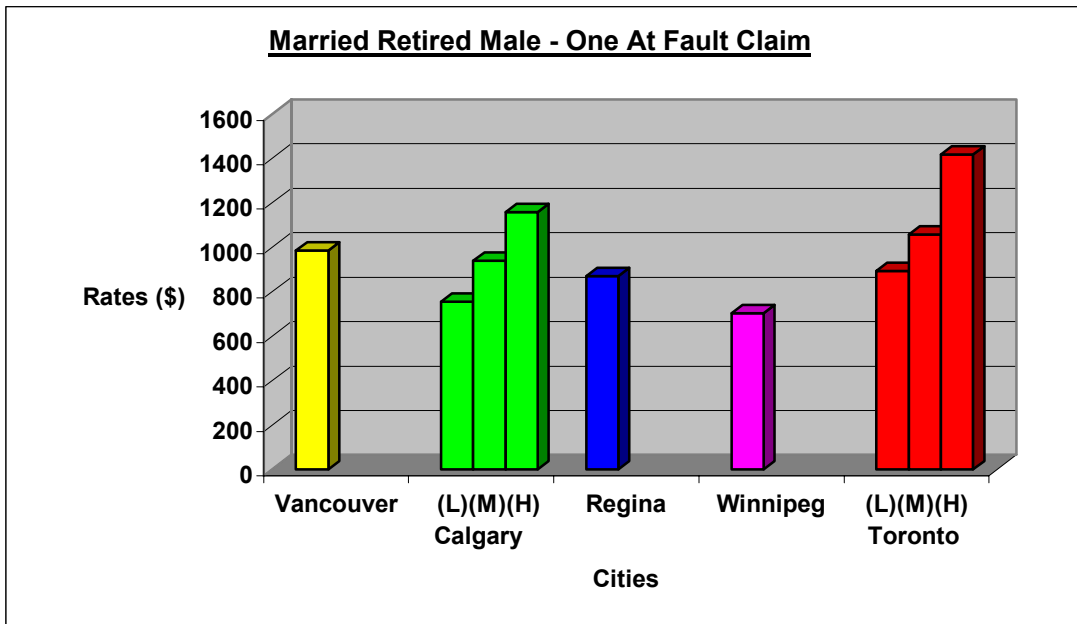


DRIVER PROFILE 29

Married Male – 75 Years of Age – One At-Fault Claim

- **Vehicle** – 1993 Buick Park Avenue 4DR
- **Use** – Pleasure use only, 8,000 km annually
- **Principal Operator**
 - Male, 75 years old, married
 - Retired
 - Drivers License 55 years
 - Same insurer 15 years
 - One at-fault claim 8 months ago

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest WAWA	Median WU	Highest ROY	SGI \$	MPI \$	Lowest WAWA	Median ECON	Highest GA
985	756	940	1158	870	703	894	1058	1417



DRIVER PROFILE 30

Married Male – Perfect Driving Record

- **Vehicle** – 2001 Volkswagon Beetle
- **Use** – 9 km to work daily, 24,000 annually
- **Principal Operator**
 - Male, 27 years old, married
 - Engineering Technologist
 - Drivers License 11 years
 - Owned a vehicle and insured 3 years
 - No claims or convictions

Vancouver	Calgary			Regina	Winnipeg	Toronto		
ICBC \$	Lowest ALL	Median GA	Highest ECON	SIGI \$	MPI \$	Lowest ECON	Median HAL	Highest ROY
1435	1492	2312	3171	1250	1202	2064	2297	4002

