

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

PROVINCE OF NEW BRUNSWICK

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
THIRD PARTY LIABILITY / RESPONSABILITE CIVILE											
2006	405,535	399,758	189,355,516	197,595,313	10,191	97,488,247	2.55	9,566	494.29	243.87	49
2007	418,742	412,082	171,652,801	179,095,153	11,361	94,239,426	2.76	8,295	434.61	228.69	53
2008	431,762	425,555	177,510,566	174,167,373	11,712	98,245,237	2.75	8,388	409.27	230.86	56
2009	442,438	436,512	177,960,088	177,262,253	12,838	113,876,870	2.94	8,870	406.09	260.88	64
2010	454,016	448,121	181,567,696	179,775,803	12,540	105,746,564	2.80	8,433	401.18	235.98	59
TOTAL	2,152,493	2,122,030	898,046,667	907,895,895	58,642	509,596,344	2.76	8,690	427.84	240.15	56
ACCIDENT BENEFITS / ASSURANCE INDIVIDUELLE											
2006	405,332	399,747	74,623,190	75,367,599	2,889	30,497,408	.72	10,556	188.54	76.29	40
2007	418,715	411,977	67,021,692	70,322,799	2,809	28,480,838	.68	10,139	170.70	69.13	41
2008	432,173	425,800	64,413,032	65,390,604	2,366	28,645,328	.56	12,107	153.57	67.27	44
2009	442,967	437,043	62,193,711	63,001,233	2,563	30,581,993	.59	11,932	144.15	69.97	49
2010	454,424	448,548	59,459,164	60,657,078	2,484	31,346,109	.55	12,619	135.23	69.88	52
TOTAL	2,153,611	2,123,117	327,710,789	334,739,313	13,111	149,551,676	.62	11,407	157.66	70.44	45
UNINSURED AUTOMOBILE / VEHICULE NON ASSURE											
2006	406,110	400,251	8,018,587	7,903,463	115	2,579,431	.03	22,430	19.75	6.44	33
2007	417,928	411,853	7,086,111	7,469,028	102	1,866,613	.02	18,300	18.14	4.53	25
2008	428,962	422,928	6,820,859	6,869,744	77	1,400,398	.02	18,187	16.24	3.31	20
2009	441,371	435,282	6,778,244	6,764,798	91	1,273,879	.02	13,999	15.54	2.93	19
2010	452,991	447,086	6,677,840	6,703,754	87	1,177,719	.02	13,537	14.99	2.63	18
TOTAL	2,147,362	2,117,403	35,381,641	35,710,787	472	8,298,040	.02	17,581	16.87	3.92	23
UNDERINSURED MOTORIST / SOUS ASSURANCE DES TIERS											
2006	352,523	347,594	6,198,342	6,252,455	9	1,916,161		212,907	17.99	5.51	31
2007	389,787	384,023	6,521,372	6,605,021	7	600,347		85,764	17.20	1.56	9
2008	424,391	418,029	7,229,052	7,091,827	4	531,694		132,924	16.96	1.27	7
2009	435,278	429,323	7,283,486	7,255,225	4	522,038		130,510	16.90	1.22	7
2010	447,220	441,175	7,463,794	7,361,848	18	3,835,526		213,085	16.69	8.69	52
TOTAL	2,049,199	2,020,145	34,696,046	34,566,376	42	7,405,766		176,328	17.11	3.67	21
ALL PERILS - ALL CODES / TOUS RISQUES - TOUS LES CODES											
2006	26,697	26,248	7,388,212	7,674,214	1,279	4,787,355	4.87	3,743	292.37	182.39	62
2007	27,785	27,230	6,820,588	7,090,046	1,561	4,982,257	5.73	3,192	260.37	182.96	70
2008	28,626	28,287	7,378,331	7,084,351	1,662	5,413,117	5.88	3,257	250.44	191.36	76
2009	29,335	28,916	8,310,542	7,793,879	1,933	6,396,647	6.68	3,309	269.54	221.21	82
2010	30,196	29,723	9,343,074	8,845,469	1,923	6,132,319	6.47	3,189	297.59	206.31	69
TOTAL	142,639	140,406	39,240,747	38,487,959	8,358	27,711,695	5.95	3,316	274.12	197.37	72
COLLISION (\$250 DEDUCTIBLE) / COLLISION (FRANCHISE DE 250\$)											
2006	151,426	150,917	29,551,826	30,269,252	3,992	18,214,288	2.65	4,563	200.57	120.69	60
2007	154,404	152,827	25,923,485	27,596,117	4,373	19,247,199	2.86	4,401	180.57	125.94	70
2008	155,781	155,698	26,988,696	26,473,848	4,506	20,955,129	2.89	4,650	170.03	134.59	79
2009	151,244	153,160	28,307,525	27,624,577	4,537	20,883,723	2.96	4,603	180.36	136.35	76
2010	148,386	148,499	29,412,359	28,680,810	3,698	18,833,787	2.49	5,093	193.14	126.83	66
TOTAL	761,241	761,102	140,183,891	140,644,604	21,106	98,134,126	2.77	4,650	184.79	128.94	70
COLLISION (\$500 DEDUCTIBLE) / COLLISION (FRANCHISE DE 500\$)											
2006	73,258	69,322	15,486,669	15,126,938	1,954	10,281,939	2.82	5,262	218.21	148.32	68
2007	86,598	81,589	15,735,882	15,978,581	2,649	13,727,630	3.25	5,182	195.84	168.25	86
2008	95,915	92,050	17,811,332	16,863,333	2,866	15,377,386	3.11	5,365	183.20	167.05	91
2009	92,864	95,199	19,002,563	18,486,254	3,109	16,400,966	3.27	5,275	194.18	172.28	89
2010	95,977	93,532	20,861,710	19,876,345	2,677	14,667,165	2.86	5,479	212.51	156.81	74
TOTAL	444,612	431,694	88,898,156	86,331,451	13,255	70,455,086	3.07	5,315	199.98	163.21	82
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCE DU NOUVEAU-BRUNSWICK

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

PROVINCE OF NEWFOUNDLAND AND LABRADOR

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
THIRD PARTY LIABILITY / RESPONSABILITE CIVILE											
2006	245,840	240,108	138,152,752	136,924,220	7,405	93,154,428	3.08	12,580	570.26	387.97	68
2007	249,978	245,517	145,560,385	142,456,069	7,622	108,248,026	3.10	14,202	580.23	440.90	76
2008	264,811	257,230	157,553,123	150,679,351	7,407	109,769,291	2.88	14,820	585.78	426.74	73
2009	276,526	270,669	171,912,956	165,310,471	8,192	111,879,954	3.03	13,657	610.75	413.34	68
2010	285,374	281,352	179,742,155	176,244,068	8,375	133,573,996	2.98	15,949	626.42	474.76	76
TOTAL	1,322,529	1,294,878	792,921,371	771,614,179	39,001	556,625,695	3.01	14,272	595.90	429.87	72
ACCIDENT BENEFITS / ASSURANCE INDIVIDUELLE											
2006	184,014	178,926	13,564,343	13,260,604	1,371	6,804,452	.77	4,963	74.11	38.03	51
2007	199,254	191,580	14,495,411	14,060,160	1,444	8,699,581	.75	6,025	73.39	45.41	62
2008	216,238	207,317	15,614,666	14,963,957	1,482	8,162,628	.71	5,508	72.18	39.37	55
2009	232,876	224,599	16,714,928	16,104,755	1,581	9,460,378	.70	5,984	71.70	42.12	59
2010	244,564	239,176	17,695,330	17,293,611	1,729	12,883,533	.72	7,451	72.30	53.87	74
TOTAL	1,076,946	1,041,601	78,084,678	75,683,087	7,607	46,010,572	.73	6,048	72.66	44.17	61
UNINSURED AUTOMOBILE / VEHICULE NON ASSURE											
2006	239,559	235,225	4,605,589	4,576,878	126	3,370,714	.05	26,752	19.46	14.33	74
2007	249,697	244,727	4,725,617	4,668,928	125	3,836,091	.05	30,689	19.08	15.67	82
2008	262,356	255,332	4,919,429	4,814,723	105	2,536,045	.04	24,153	18.86	9.93	53
2009	274,193	268,158	5,131,711	5,011,740	128	2,807,867	.05	21,936	18.69	10.47	56
2010	283,444	279,611	5,337,394	5,255,415	132	3,710,935	.05	28,113	18.80	13.27	71
TOTAL	1,309,249	1,283,054	24,719,740	24,327,684	616	16,261,652	.05	26,399	18.96	12.67	67
UNDERINSURED MOTORIST / SOUS ASSURANCE DES TIERS											
2006	161,927	157,751	3,186,069	3,106,352	2	219,577		109,789	19.69	1.39	7
2007	182,299	171,929	3,575,281	3,378,153	5	1,057,099		211,420	19.65	6.15	31
2008	196,854	191,229	3,909,833	3,753,153	3	220,531		73,510	19.63	1.15	6
2009	199,693	196,596	4,157,267	4,013,793	3	358,579		119,526	20.42	1.82	9
2010	212,254	205,895	4,495,365	4,320,897	7	3,193,202		456,172	20.99	15.51	74
TOTAL	953,027	923,401	19,323,815	18,572,348	20	5,048,988		252,449	20.11	5.47	27
ALL PERILS - ALL CODES / TOUS RISQUES - TOUS LES CODES											
2006	3,438	3,393	1,135,104	1,108,756	191	721,805	5.63	3,779	326.68	212.67	65
2007	3,761	3,726	1,175,212	1,192,395	202	714,476	5.42	3,537	319.93	191.70	60
2008	3,793	3,630	1,284,616	1,195,080	184	1,049,350	5.07	5,703	329.13	289.00	88
2009	4,067	3,925	1,464,638	1,365,905	206	680,891	5.25	3,305	348.00	173.48	50
2010	4,616	4,214	1,617,297	1,546,632	301	1,474,140	7.14	4,897	366.94	349.74	95
TOTAL	19,675	18,890	6,676,867	6,408,768	1,084	4,640,662	5.74	4,281	339.25	245.65	72
COLLISION (\$250 DEDUCTIBLE) / COLLISION (FRANCHISE DE 250\$)											
2006	79,676	77,641	17,076,726	16,320,050	3,357	12,855,505	4.32	3,829	210.20	165.58	79
2007	83,808	81,945	18,607,337	17,904,776	3,878	14,587,552	4.73	3,762	218.50	178.02	81
2008	59,937	72,119	14,070,813	16,388,228	3,180	12,961,435	4.41	4,076	227.24	179.72	79
2009	63,646	62,123	16,009,698	15,116,251	3,003	11,347,948	4.83	3,779	243.32	182.67	75
2010	64,540	64,403	17,015,928	16,745,487	2,836	11,852,063	4.40	4,179	260.01	184.03	71
TOTAL	351,607	358,232	82,780,502	82,474,792	16,254	63,604,503	4.54	3,913	230.23	177.55	77
COLLISION (\$500 DEDUCTIBLE) / COLLISION (FRANCHISE DE 500\$)											
2006	44,464	43,194	9,849,223	9,599,515	1,559	7,115,102	3.61	4,564	222.24	164.72	74
2007	48,673	46,910	11,150,042	10,576,980	1,756	8,349,003	3.74	4,755	225.47	177.98	79
2008	43,865	46,104	10,647,783	10,829,194	1,742	8,077,084	3.78	4,637	234.88	175.19	75
2009	46,536	45,291	11,822,008	11,242,260	1,960	8,511,489	4.33	4,343	248.22	187.93	76
2010	48,064	47,595	12,502,466	12,326,525	1,970	8,963,777	4.14	4,550	258.98	188.33	73
TOTAL	231,602	229,097	55,971,522	54,574,474	8,987	41,016,455	3.92	4,564	238.22	179.04	75
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
							FREQUENCE	COUT		COUT	RAPPORT
							DES	DES		DES	DES
							SINISTRES	SINIS-		SINIS-	SINIS-
							POUR 100	MOYEN		TRES	TRES
							VEHICULES	PAR		PAR	AUX
							ACQUIS	SIN-	PRIME	VEHICULE	PRIMES
							ISTRE	ACQUISE	MOYENNE	ACQUIS	ACQUISES
GARANTIE ET ANNEE	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT					

PROVINCE DE TERRE-NEUVE ET LABRADOR

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

PROVINCE OF NEWFOUNDLAND AND LABRADOR

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED LOSS RATIO (11)
COLLISION (\$1000 DEDUCTIBLE) / COLLISION (FRANCHISE DE 1000\$)											
2006	5,208	5,049	1,155,604	1,135,797	117	745,680	2.32	6,373	224.91	147.66	66
2007	5,648	5,498	1,216,997	1,207,930	158	829,829	2.87	5,252	219.66	150.91	69
2008	6,092	5,866	1,391,406	1,300,771	168	1,052,217	2.86	6,263	221.75	179.38	81
2009	6,425	6,297	1,574,315	1,483,629	163	980,188	2.59	6,013	235.57	155.63	66
2010	6,901	6,685	1,769,598	1,685,759	189	899,822	2.83	4,761	252.17	134.60	53
TOTAL	30,274	29,398	7,107,920	6,813,886	795	4,507,736	2.70	5,670	231.78	153.33	66

COLLISION -ALL CODES / COLLISION -TOUS LES CODES

2006	164,387	160,035	34,533,437	33,650,474	5,902	24,593,171	3.69	4,167	210.27	153.67	73
2007	173,985	168,802	37,101,170	35,683,863	6,746	28,346,140	4.00	4,202	211.39	167.92	79
2008	187,911	181,169	41,831,514	39,429,488	6,707	29,701,660	3.70	4,428	217.64	163.94	75
2009	196,924	192,220	46,350,667	44,081,086	7,798	32,227,691	4.06	4,133	229.33	167.66	73
2010	205,124	201,632	50,154,893	48,607,652	8,053	35,389,906	3.99	4,395	241.07	175.52	73
TOTAL	928,331	903,861	209,971,681	201,452,563	35,206	150,258,568	3.90	4,268	222.88	166.24	75

COMPREHENSIVE (\$100 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 100\$)

2006	147,773	143,998	14,663,998	14,226,292	8,228	8,196,419	5.71	996	98.79	56.92	58
2007	156,117	151,325	15,533,400	15,021,602	8,804	9,630,577	5.82	1,094	99.27	63.64	64
2008	168,591	162,559	17,492,523	16,563,485	9,496	10,201,651	5.84	1,074	101.89	62.76	62
2009	179,529	174,191	19,231,962	18,354,184	11,801	12,629,584	6.77	1,070	105.37	72.50	69
2010	187,048	184,025	20,822,693	20,178,450	13,509	15,725,028	7.34	1,164	109.65	85.45	78
TOTAL	839,058	816,100	87,744,576	84,344,013	51,838	56,383,259	6.35	1,088	103.35	69.09	67

COMPREHENSIVE (\$250 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 250\$)

2006	12,960	12,726	1,314,836	1,318,889	573	786,912	4.50	1,373	103.63	61.83	60
2007	14,306	13,532	1,409,250	1,348,153	590	779,171	4.36	1,321	99.62	57.58	58
2008	15,978	15,138	1,666,299	1,535,269	694	1,116,066	4.58	1,608	101.41	73.72	73
2009	14,938	15,383	1,564,604	1,609,702	690	912,339	4.49	1,322	104.64	59.31	57
2010	15,573	15,422	1,617,628	1,626,770	785	1,174,276	5.09	1,496	105.48	76.14	72
TOTAL	73,755	72,203	7,572,617	7,438,783	3,332	4,768,764	4.61	1,431	103.03	66.05	64

COMPREHENSIVE -ALL CODES / ACCIDENTS SANS COLLISION NI VERSEMENT -TOUS LES CODES

2006	174,377	170,347	17,496,658	17,048,685	9,388	9,624,087	5.51	1,025	100.08	56.50	56
2007	184,151	178,533	18,516,342	17,915,633	9,994	11,300,423	5.60	1,131	100.35	63.30	63
2008	198,894	191,961	20,836,279	19,737,934	10,779	12,058,651	5.62	1,119	102.82	62.82	61
2009	209,282	204,091	22,632,787	21,720,367	13,183	14,753,482	6.46	1,119	106.42	72.29	68
2010	218,445	214,654	24,401,900	23,699,732	14,998	18,101,910	6.99	1,207	110.41	84.33	76
TOTAL	985,149	959,587	103,883,966	100,122,351	58,342	65,838,553	6.08	1,128	104.34	68.61	66

SPECIFIED PERILS -ALL CODES / RISQUES SPECIFIES -TOUS LES CODES

2006	7,751	7,664	263,029	253,371	37	99,557	.48	2,691	33.06	12.99	39
2007	7,809	7,745	261,785	261,911	35	128,031	.45	3,658	33.81	16.53	49
2008	7,970	7,603	330,381	275,024	19	83,698	.25	4,405	36.17	11.01	30
2009	8,073	7,790	332,654	299,458	27	88,497	.35	3,278	38.44	11.36	30
2010	7,750	7,821	307,104	306,970	23	121,115	.29	5,266	39.24	15.48	39
TOTAL	39,353	38,625	1,494,953	1,396,734	141	520,898	.37	3,694	36.16	13.49	37

TOTAL

2006	245,840	240,108	212,936,981	209,929,340	24,422	138,587,791		874.31	577.19	66
2007	249,978	245,517	225,411,203	219,617,112	26,173	162,329,867		894.51	661.17	74
2008	264,811	257,230	246,279,841	234,848,710	26,686	163,581,854		912.99	635.94	70
2009	276,526	270,669	268,697,608	257,907,575	31,118	172,257,339		952.85	636.41	67
2010	285,374	281,352	283,751,438	277,274,977	33,618	208,448,737		985.51	740.88	75
TOTAL	1,322,529	1,294,878	1,237,077,071	1,199,577,714	142,017	845,205,588		926.40	652.73	70

COVERAGE AND YEAR	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCE DE TERRE-NEUVE ET LABRADOR

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

PROVINCE OF NOVA SCOTIA

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
THIRD PARTY LIABILITY / RESPONSABILITE CIVILE											
2006	491,200	485,278	220,204,263	218,832,201	12,777	112,965,754	2.63	8,841	450.94	232.79	52
2007	499,612	494,062	219,089,829	219,163,611	13,362	115,732,315	2.70	8,661	443.60	234.25	53
2008	510,208	504,789	215,179,108	216,647,897	12,723	96,647,297	2.52	7,596	429.19	191.46	45
2009	520,246	514,367	217,660,512	215,541,433	14,130	110,690,552	2.75	7,834	419.04	215.20	51
2010	535,935	528,364	217,398,880	218,611,025	14,483	119,196,272	2.74	8,230	413.75	225.59	55
TOTAL	2,557,201	2,526,861	1,089,532,592	1,088,796,167	67,475	555,232,190	2.67	8,229	430.89	219.73	51
ACCIDENT BENEFITS / ASSURANCE INDIVIDUELLE											
2006	491,554	485,791	41,266,377	41,002,669	3,659	20,546,221	.75	5,615	84.40	42.29	50
2007	499,947	494,374	40,591,039	40,825,676	3,726	18,892,779	.75	5,071	82.58	38.22	46
2008	510,553	505,082	40,450,019	40,393,244	3,103	15,992,082	.61	5,154	79.97	31.66	40
2009	520,313	514,603	40,498,439	40,422,442	3,294	17,398,118	.64	5,282	78.55	33.81	43
2010	535,872	528,385	39,984,040	40,281,993	3,455	20,928,045	.65	6,057	76.24	39.61	52
TOTAL	2,558,239	2,528,238	202,789,914	202,926,024	17,237	93,757,245	.68	5,439	80.26	37.08	46
UNINSURED AUTOMOBILE / VEHICULE NON ASSURE											
2006	487,293	481,044	7,032,263	7,087,386	150	2,971,498	.03	19,810	14.73	6.18	42
2007	496,069	490,363	6,786,958	6,894,611	149	2,694,847	.03	18,086	14.06	5.50	39
2008	506,499	501,178	6,647,058	6,691,942	123	2,013,402	.02	16,369	13.35	4.02	30
2009	516,745	510,765	6,552,734	6,604,893	111	1,779,457	.02	16,031	12.93	3.48	27
2010	532,348	524,940	6,411,270	6,495,758	128	2,779,686	.02	21,716	12.37	5.30	43
TOTAL	2,538,954	2,508,292	33,430,283	33,774,590	661	12,238,890	.03	18,516	13.47	4.88	36
UNDERINSURED MOTORIST / SOUS ASSURANCE DES TIERS											
2006	363,737	360,278	7,391,274	7,587,965	5	330,048		66,010	21.06	.92	4
2007	430,003	425,223	8,573,878	8,527,787	10	162,670		16,267	20.05	.38	2
2008	492,770	487,352	9,789,636	9,716,901	11	556,133		50,558	19.94	1.14	6
2009	502,514	496,795	9,907,162	9,834,034	9	396,931		44,103	19.79	.80	4
2010	516,989	510,135	10,199,284	10,048,017	22	665,178		30,235	19.70	1.30	7
TOTAL	2,306,013	2,279,785	45,861,234	45,714,704	57	2,110,960		37,034	20.05	.93	5
ALL PERILS - ALL CODES / TOUS RISQUES - TOUS LES CODES											
2006	42,006	42,858	14,777,526	15,216,014	2,860	8,784,506	6.67	3,072	355.02	204.96	58
2007	41,292	41,461	14,299,265	14,395,968	2,936	9,500,656	7.08	3,236	347.22	229.15	66
2008	41,161	41,280	14,517,274	14,407,078	2,767	9,744,951	6.70	3,522	349.01	236.07	68
2009	41,370	41,228	15,373,128	14,895,172	3,080	9,982,967	7.47	3,241	361.28	242.13	67
2010	42,086	41,605	16,441,783	15,894,563	3,049	10,772,750	7.33	3,533	382.03	258.93	68
TOTAL	207,915	208,434	75,408,976	74,808,795	14,692	48,785,830	7.05	3,321	358.91	234.06	65
COLLISION (\$250 DEDUCTIBLE) / COLLISION (FRANCHISE DE 250\$)											
2006	120,805	121,223	26,455,004	27,043,549	4,882	16,420,128	4.03	3,363	223.09	135.45	61
2007	118,479	119,764	26,280,784	26,190,209	4,902	18,237,461	4.09	3,720	218.68	152.28	70
2008	116,795	117,650	26,333,783	26,317,071	4,173	17,657,358	3.55	4,231	223.69	150.08	67
2009	112,878	114,489	26,626,423	26,371,485	4,434	18,040,191	3.87	4,069	230.34	157.57	68
2010	109,289	110,641	26,722,261	26,615,197	3,758	15,945,390	3.40	4,243	240.55	144.12	60
TOTAL	578,246	583,768	132,418,255	132,537,511	22,149	86,300,528	3.79	3,896	227.04	147.83	65
COLLISION (\$500 DEDUCTIBLE) / COLLISION (FRANCHISE DE 500\$)											
2006	125,735	119,891	30,140,093	29,202,938	5,437	20,510,475	4.53	3,772	243.58	171.08	70
2007	146,385	138,253	35,259,816	33,041,439	6,471	26,310,546	4.68	4,066	238.99	190.31	80
2008	157,470	152,809	38,389,785	36,966,035	6,253	26,918,458	4.09	4,305	241.91	176.16	73
2009	160,049	158,945	40,711,687	39,500,765	6,951	28,662,786	4.37	4,124	248.52	180.33	73
2010	165,114	162,263	43,752,551	42,261,496	6,346	28,830,761	3.91	4,543	260.45	177.68	68
TOTAL	754,753	732,162	188,253,932	180,972,673	31,458	131,233,026	4.30	4,172	247.18	179.24	73
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCE DE LA NOUVELLE-ECOSSE

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

PROVINCE OF NOVA SCOTIA

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
COLLISION (\$1000 DEDUCTIBLE) / COLLISION (FRANCHISE DE 1000\$)											
2006	25,341	24,127	6,096,601	5,897,535	928	4,206,669	3.85	4,533	244.44	174.36	71
2007	30,096	28,461	7,334,987	6,850,077	1,236	5,823,436	4.34	4,712	240.67	204.60	85
2008	31,751	30,976	7,739,062	7,541,290	1,023	5,343,342	3.30	5,223	243.46	172.50	71
2009	32,075	31,913	8,166,828	7,933,453	1,115	5,580,155	3.49	5,005	248.59	174.85	70
2010	33,556	32,771	8,985,898	8,571,380	1,128	6,351,222	3.44	5,631	261.55	193.81	74
TOTAL	152,819	148,250	38,323,376	36,793,735	5,430	27,304,824	3.66	5,029	248.19	184.18	74
COLLISION -ALL CODES / COLLISION -TOUS LES CODES											
2006	295,771	288,274	68,574,791	67,621,632	12,274	45,508,662	4.26	3,708	234.57	157.87	67
2007	312,266	303,543	73,459,085	70,537,459	13,529	54,366,872	4.46	4,019	232.38	179.11	77
2008	326,297	319,892	77,835,792	75,752,097	12,348	53,635,239	3.86	4,344	236.81	167.67	71
2009	334,148	329,703	83,143,758	80,252,520	13,612	57,057,238	4.13	4,192	243.41	173.06	71
2010	341,990	338,133	89,052,331	86,205,071	12,738	57,860,909	3.77	4,542	254.94	171.12	67
TOTAL	1,610,472	1,579,546	392,065,757	380,368,779	64,501	268,428,920	4.08	4,162	240.81	169.94	71
COMPREHENSIVE (\$100 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 100\$)											
2006	197,926	199,894	22,926,775	23,993,702	11,659	13,411,535	5.83	1,150	120.03	67.09	56
2007	198,535	198,723	22,893,328	22,818,331	13,257	14,651,551	6.67	1,105	114.82	73.73	64
2008	200,191	199,151	22,994,777	22,978,289	13,740	16,112,629	6.90	1,173	115.38	80.91	70
2009	197,319	198,592	23,455,269	23,133,115	14,265	17,068,226	7.18	1,197	116.49	85.95	74
2010	196,720	196,588	24,879,832	24,125,556	12,512	16,274,568	6.36	1,301	122.72	82.78	67
TOTAL	990,691	992,950	117,149,981	117,048,993	65,433	77,518,509	6.59	1,185	117.88	78.07	66
COMPREHENSIVE (\$250 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 250\$)											
2006	106,107	99,022	14,150,489	13,456,592	4,226	7,208,669	4.27	1,706	135.89	72.80	54
2007	118,566	111,180	15,189,355	14,505,993	5,617	8,764,082	5.05	1,560	130.47	78.83	60
2008	128,284	122,482	15,919,159	15,374,376	6,505	10,804,056	5.31	1,661	125.52	88.21	70
2009	129,078	128,688	16,353,980	16,104,861	6,776	10,056,159	5.27	1,484	125.15	78.14	62
2010	133,664	131,263	17,797,747	17,052,909	6,119	10,130,345	4.66	1,656	129.91	77.18	59
TOTAL	615,699	592,638	79,410,730	76,494,731	29,243	46,963,311	4.93	1,606	129.07	79.24	61
COMPREHENSIVE -ALL CODES / ACCIDENTS SANS COLLISION NI VERSEMENT -TOUS LES CODES											
2006	339,767	332,736	42,408,482	42,485,359	16,634	23,119,510	5.00	1,390	127.68	69.48	54
2007	355,643	347,002	43,701,675	42,784,098	19,777	26,576,395	5.70	1,344	123.30	76.59	62
2008	370,066	363,224	44,668,249	44,227,565	21,379	30,116,614	5.89	1,409	121.76	82.91	68
2009	378,637	373,504	46,886,635	45,559,221	22,555	30,265,473	6.04	1,342	121.98	81.03	66
2010	387,965	383,410	50,677,551	48,794,145	20,362	29,746,281	5.31	1,461	127.26	77.58	61
TOTAL	1,832,078	1,799,877	228,342,592	223,850,388	100,707	139,824,273	5.60	1,388	124.37	77.69	62
SPECIFIED PERILS -ALL CODES / RISQUES SPECIFIES -TOUS LES CODES											
2006	4,676	4,890	316,886	318,966	38	205,945	.78	5,420	65.23	42.12	65
2007	4,490	4,558	298,890	305,416	22	117,358	.48	5,334	67.01	25.75	38
2008	4,151	4,285	262,257	276,948	39	137,936	.91	3,537	64.62	32.18	50
2009	4,056	4,084	257,115	260,692	41	221,349	1.00	5,399	63.83	54.20	85
2010	3,772	3,940	251,067	257,651	47	130,907	1.19	2,785	65.39	33.23	51
TOTAL	21,145	21,758	1,386,215	1,419,673	187	813,495	.86	4,350	65.25	37.39	57
TOTAL											
2006	491,200	485,278	401,971,862	400,152,192	48,397	214,432,144			824.58	441.87	54
2007	499,612	494,062	406,800,619	403,434,626	53,511	228,043,892			816.57	461.57	57
2008	510,208	504,789	409,349,393	408,113,672	52,493	208,843,654			808.48	413.72	51
2009	520,246	514,367	420,279,483	413,370,407	56,832	227,792,085			803.65	442.86	55
2010	535,935	528,364	430,416,206	426,588,223	54,284	242,080,028			807.38	458.17	57
TOTAL	2,557,201	2,526,861	2,068,817,563	2,051,659,120	265,517	1,121,191,803			811.94	443.71	55
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCE DE LA NOUVELLE-ECOSSE

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

PROVINCE OF PRINCE EDWARD ISLAND

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
THIRD PARTY LIABILITY / RESPONSABILITE CIVILE											
2006	76,748	75,667	29,434,146	29,630,330	1,530	17,104,111	2.02	11,179	391.59	226.04	58
2007	78,764	77,684	29,290,120	29,294,895	1,755	15,081,340	2.26	8,593	377.10	194.13	51
2008	79,993	79,310	28,773,538	28,819,766	1,669	15,083,876	2.10	9,038	363.38	190.19	52
2009	81,915	80,806	29,835,519	29,318,209	1,856	15,306,494	2.30	8,247	362.82	189.42	52
2010	84,693	83,432	30,520,772	30,237,908	1,879	20,066,653	2.25	10,679	362.42	240.51	66
TOTAL	402,113	396,901	147,854,095	147,301,108	8,689	82,642,474	2.19	9,511	371.13	208.22	56
ACCIDENT BENEFITS / ASSURANCE INDIVIDUELLE											
2006	76,762	75,825	5,125,451	5,147,927	422	2,517,894	.56	5,967	67.89	33.21	49
2007	78,838	77,677	5,073,941	5,078,991	418	3,004,162	.54	7,187	65.39	38.68	59
2008	80,139	79,464	5,032,739	5,024,852	387	2,271,906	.49	5,871	63.23	28.59	45
2009	82,035	80,966	5,200,269	5,113,883	380	2,469,233	.47	6,498	63.16	30.50	48
2010	84,398	83,228	5,302,717	5,256,604	379	3,001,604	.46	7,920	63.16	36.06	57
TOTAL	402,172	397,161	25,735,117	25,622,257	1,986	13,264,799	.50	6,679	64.51	33.40	52
UNINSURED AUTOMOBILE / VEHICULE NON ASSURE											
2006	69,905	69,002	955,182	957,719	34	437,960	.05	12,881	13.88	6.35	46
2007	72,003	70,819	946,514	947,411	18	221,040	.03	12,280	13.38	3.12	23
2008	73,558	72,770	946,125	943,427	29	407,249	.04	14,043	12.96	5.60	43
2009	75,532	74,422	973,640	959,979	28	283,446	.04	10,123	12.90	3.81	30
2010	78,370	77,005	1,000,368	987,449	27	2,930,952	.04	108,554	12.82	38.06	297
TOTAL	369,368	364,021	4,821,829	4,795,985	136	4,280,647	.04	31,475	13.18	11.76	89
UNDERINSURED MOTORIST / SOUS ASSURANCE DES TIERS											
2006	74,575	73,480	1,577,818	1,566,830	8	1,125,019	.01	140,627	21.32	15.31	72
2007	76,967	75,701	1,616,129	1,588,812	4	262,342	.01	65,586	20.99	3.47	17
2008	78,164	77,520	1,719,376	1,662,908	1	5,010		5,010	21.45	.06	
2009	80,286	79,074	1,810,091	1,770,683	3	25,877		8,626	22.39	.33	1
2010	83,162	81,854	1,897,087	1,855,703	5	62,195	.01	12,439	22.67	.76	3
TOTAL	393,154	387,631	8,620,501	8,444,936	21	1,480,443	.01	70,497	21.79	3.82	18
ALL PERILS - ALL CODES / TOUS RISQUES - TOUS LES CODES											
2006	2,352	2,372	933,283	969,992	198	401,192	8.35	2,026	408.93	169.14	41
2007	2,325	2,338	928,530	928,879	211	445,415	9.02	2,111	397.13	190.43	48
2008	2,297	2,310	993,539	955,630	211	426,385	9.13	2,021	413.51	184.50	45
2009	2,333	2,315	1,092,824	1,039,152	203	402,734	8.77	1,984	448.68	173.89	39
2010	2,432	2,383	1,230,980	1,167,923	219	454,366	9.19	2,075	490.11	190.67	39
TOTAL	11,739	11,720	5,179,156	5,061,576	1,042	2,130,092	8.89	2,044	431.88	181.75	42
COLLISION (\$250 DEDUCTIBLE) / COLLISION (FRANCHISE DE 250\$)											
2006	21,767	22,262	6,217,290	6,488,245	761	2,679,229	3.42	3,521	291.45	120.35	41
2007	20,971	21,342	5,909,582	6,009,228	745	2,586,655	3.49	3,472	281.57	121.20	43
2008	19,952	20,431	5,705,339	5,786,538	664	2,343,924	3.25	3,530	283.22	114.72	41
2009	18,946	19,367	5,478,821	5,548,694	664	2,251,776	3.43	3,391	286.50	116.27	41
2010	18,195	18,525	5,468,287	5,469,408	661	2,372,907	3.57	3,590	295.24	128.09	43
TOTAL	99,831	101,927	28,779,319	29,302,113	3,495	12,234,491	3.43	3,501	287.48	120.03	42
COLLISION (\$500 DEDUCTIBLE) / COLLISION (FRANCHISE DE 500\$)											
2006	16,530	15,691	5,091,219	4,949,944	548	2,087,443	3.49	3,809	315.44	133.03	42
2007	19,608	18,583	5,922,638	5,682,546	745	2,902,690	4.01	3,896	305.79	156.20	51
2008	21,329	20,608	6,491,497	6,238,823	767	2,724,463	3.72	3,552	302.74	132.20	44
2009	22,074	21,803	6,702,596	6,629,194	971	3,280,662	4.45	3,379	304.04	150.46	49
2010	23,289	22,649	7,130,917	6,890,053	866	2,955,894	3.82	3,413	304.21	130.51	43
TOTAL	102,830	99,336	31,338,867	30,390,560	3,897	13,951,152	3.92	3,580	305.94	140.44	46
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCE DE L'ILE-DU-PRINCE-EDOUARD

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

PROVINCE OF PRINCE EDWARD ISLAND

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
COLLISION (\$1000 DEDUCTIBLE) / COLLISION (FRANCHISE DE 1000\$)											
2006	3,868	3,689	1,192,654	1,173,485	95	462,005	2.57	4,863	318.02	125.20	39
2007	4,669	4,469	1,402,045	1,361,147	134	690,118	3.00	5,150	304.58	154.42	51
2008	5,204	4,952	1,596,549	1,508,201	133	672,839	2.69	5,059	304.56	135.87	45
2009	5,435	5,319	1,725,678	1,647,066	171	878,915	3.21	5,140	309.60	165.21	53
2010	5,902	5,654	1,937,079	1,834,969	169	799,493	2.99	4,731	324.54	141.40	44
TOTAL	25,078	24,085	7,854,005	7,524,868	702	3,503,370	2.91	4,991	312.43	145.46	47
COLLISION -ALL CODES / COLLISION -TOUS LES CODES											
2006	45,059	44,519	13,536,304	13,600,431	1,485	5,696,158	3.34	3,836	305.49	127.95	42
2007	46,693	45,810	13,738,567	13,530,592	1,679	6,387,151	3.67	3,804	295.36	139.43	47
2008	48,116	47,503	14,396,476	14,088,851	1,615	5,961,800	3.40	3,692	296.58	125.50	42
2009	49,192	48,584	14,863,907	14,578,364	1,873	6,660,750	3.86	3,556	300.07	137.10	46
2010	50,485	49,823	15,623,134	15,234,285	1,820	6,660,448	3.65	3,660	305.76	133.68	44
TOTAL	239,545	236,241	72,158,388	71,032,523	8,472	31,366,307	3.59	3,702	300.68	132.77	44
COMPREHENSIVE (\$100 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 100\$)											
2006	43,840	43,952	6,023,130	6,169,936	3,610	2,176,333	8.21	603	140.38	49.52	35
2007	44,492	44,063	5,899,639	5,893,472	3,766	2,236,522	8.55	594	133.75	50.76	38
2008	44,920	44,720	6,144,097	6,030,861	3,825	2,801,927	8.55	733	134.86	62.65	46
2009	44,686	44,764	6,014,734	6,013,331	4,374	2,799,695	9.77	640	134.33	62.54	47
2010	45,027	44,810	6,349,300	6,189,700	4,337	2,802,913	9.68	646	138.13	62.55	45
TOTAL	222,965	222,310	30,430,900	30,297,300	19,912	12,817,390	8.96	644	136.28	57.66	42
COMPREHENSIVE (\$250 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 250\$)											
2006	6,575	6,120	987,135	936,185	373	319,169	6.09	856	152.97	52.15	34
2007	7,484	7,037	1,102,225	1,041,909	441	459,158	6.27	1,041	148.04	65.24	44
2008	7,939	7,686	1,198,449	1,138,124	488	381,002	6.35	781	148.06	49.56	33
2009	8,035	7,980	1,238,248	1,212,231	624	346,436	7.82	555	151.91	43.41	29
2010	8,407	8,236	1,356,864	1,301,075	600	421,769	7.28	703	157.95	51.20	32
TOTAL	38,440	37,061	5,882,921	5,629,524	2,526	1,927,534	6.82	763	151.90	52.01	34
COMPREHENSIVE -ALL CODES / ACCIDENTS SANS COLLISION NI VERSEMENT -TOUS LES CODES											
2006	53,515	52,980	7,462,698	7,531,293	4,074	2,556,331	7.69	627	142.15	48.25	34
2007	55,462	54,405	7,516,151	7,419,258	4,336	2,806,942	7.97	647	136.37	51.59	38
2008	57,110	56,359	7,978,386	7,760,533	4,472	3,287,167	7.93	735	137.70	58.32	42
2009	58,528	57,713	8,065,734	7,947,928	5,237	3,350,596	9.07	640	137.71	58.06	42
2010	59,858	59,190	8,624,476	8,355,835	5,209	3,469,892	8.80	666	141.17	58.62	42
TOTAL	284,473	280,649	39,647,445	39,014,847	23,328	15,470,928	8.31	663	139.02	55.13	40
SPECIFIED PERILS -ALL CODES / RISQUES SPECIFIES -TOUS LES CODES											
2006	2,101	2,095	125,262	126,069	6	13,952	.29	2,325	60.18	6.66	11
2007	2,071	2,084	117,791	121,014	7	36,750	.34	5,250	58.07	17.63	30
2008	2,033	2,039	116,752	116,455	10	46,214	.49	4,621	57.11	22.67	40
2009	1,998	2,011	119,752	117,032	6	6,228	.30	1,038	58.17	3.10	5
2010	1,943	1,959	122,763	121,004	14	34,426	.71	2,459	61.77	17.57	28
TOTAL	10,146	10,189	602,320	601,574	43	137,570	.42	3,199	59.04	13.50	23
TOTAL											
2006	76,748	75,667	59,150,144	59,530,591	7,757	29,852,617			786.74	394.53	50
2007	78,764	77,684	59,227,743	58,909,852	8,428	28,245,142			758.32	363.59	48
2008	79,993	79,310	59,956,931	59,372,422	8,394	27,489,607			748.60	346.61	46
2009	81,915	80,806	61,961,736	60,845,230	9,586	28,505,358			752.98	352.76	47
2010	84,693	83,432	64,322,297	63,216,711	9,552	36,680,536			757.69	439.64	58
TOTAL	402,113	396,901	304,618,851	301,874,806	43,717	150,773,260			760.58	379.88	50
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCE DE L'ILE-DU-PRINCE-EDOUARD

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

ATLANTIC PROVINCES

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
THIRD PARTY LIABILITY / RESPONSABILITE CIVILE											
2006	1,219,323	1,200,812	577,146,677	582,982,064	31,903	320,712,539	2.66	10,053	485.49	267.08	55
2007	1,247,096	1,229,346	565,593,135	570,009,727	34,099	333,301,106	2.77	9,775	463.67	271.12	58
2008	1,286,774	1,266,884	579,016,335	570,314,387	33,511	319,745,701	2.65	9,542	450.17	252.39	56
2009	1,321,124	1,302,356	597,369,075	587,432,366	37,015	351,753,870	2.84	9,503	451.05	270.09	60
2010	1,360,017	1,341,271	609,229,503	604,868,804	37,277	378,583,485	2.78	10,156	450.97	282.26	63
TOTAL	6,434,334	6,340,671	2,928,354,725	2,915,607,348	173,805	1,704,096,701	2.74	9,805	459.83	268.76	58
ACCIDENT BENEFITS / ASSURANCE INDIVIDUELLE											
2006	1,157,662	1,140,290	134,579,361	134,778,799	8,341	60,365,976	.73	7,237	118.20	52.94	45
2007	1,196,754	1,175,610	127,182,083	130,287,626	8,397	59,077,360	.71	7,036	110.83	50.25	45
2008	1,239,103	1,217,665	125,510,456	125,772,657	7,337	55,071,943	.60	7,506	103.29	45.23	44
2009	1,278,191	1,257,212	124,607,347	124,642,313	7,818	59,909,722	.62	7,663	99.14	47.65	48
2010	1,319,257	1,299,339	122,441,251	123,489,286	8,048	68,159,291	.62	8,469	95.04	52.46	55
TOTAL	6,190,967	6,090,118	634,320,498	638,970,681	39,941	302,584,292	.66	7,576	104.92	49.68	47
UNINSURED AUTOMOBILE / VEHICULE NON ASSURE											
2006	1,202,866	1,185,524	20,611,621	20,525,445	426	9,359,602	.04	21,971	17.31	7.89	46
2007	1,235,697	1,217,764	19,545,200	19,979,978	394	8,618,591	.03	21,875	16.41	7.08	43
2008	1,271,375	1,252,210	19,333,471	19,319,836	333	6,357,095	.03	19,090	15.43	5.08	33
2009	1,307,841	1,288,628	19,436,329	19,341,410	358	6,144,649	.03	17,164	15.01	4.77	32
2010	1,347,153	1,328,643	19,426,872	19,442,376	375	10,599,292	.03	28,265	14.63	7.98	55
TOTAL	6,364,932	6,272,771	98,353,493	98,609,045	1,886	41,079,229	.03	21,781	15.72	6.55	42
UNDERINSURED MOTORIST / SOUS ASSURANCE DES TIERS											
2006	952,761	939,103	18,353,503	18,513,603	25	3,590,805		143,632	19.71	3.82	19
2007	1,079,055	1,056,878	20,286,660	20,099,773	26	2,082,457		80,095	19.02	1.97	10
2008	1,192,178	1,174,132	22,647,897	22,224,788	19	1,313,368		69,125	18.93	1.12	6
2009	1,217,771	1,201,789	23,158,006	22,873,734	20	1,303,425		65,171	19.03	1.08	6
2010	1,259,624	1,239,060	24,055,530	23,586,465	51	7,756,101		152,080	19.04	6.26	33
TOTAL	5,701,389	5,610,964	108,501,596	107,298,363	141	16,046,156		113,803	19.12	2.86	15
ALL PERILS - ALL CODES / TOUS RISQUES - TOUS LES CODES											
2006	74,493	74,873	24,234,125	24,968,976	4,528	14,694,859	6.05	3,245	333.48	196.26	59
2007	75,162	74,757	23,223,595	23,607,288	4,910	15,642,805	6.57	3,186	315.79	209.25	66
2008	75,877	75,508	24,173,760	23,642,139	4,823	16,633,804	6.39	3,449	313.10	220.29	70
2009	77,106	76,386	26,241,132	25,094,108	5,423	17,463,240	7.10	3,220	328.52	228.62	70
2010	79,330	77,926	28,633,134	27,454,587	5,491	18,833,575	7.05	3,430	352.31	241.68	69
TOTAL	381,968	379,452	126,505,746	124,767,098	25,175	83,268,283	6.63	3,308	328.81	219.44	67
COLLISION (\$250 DEDUCTIBLE) / COLLISION (FRANCHISE DE 250\$)											
2006	373,673	372,044	79,300,846	80,121,096	12,991	50,169,150	3.49	3,862	215.35	134.85	63
2007	377,662	375,879	76,721,188	77,700,329	13,898	54,658,867	3.70	3,933	206.72	145.42	70
2008	352,465	365,898	73,098,631	74,965,685	12,524	53,917,846	3.42	4,305	204.88	147.36	72
2009	346,714	349,140	76,422,467	74,661,007	12,638	52,523,638	3.62	4,156	213.84	150.44	70
2010	340,410	342,069	78,618,835	77,510,902	10,953	49,004,147	3.20	4,474	226.59	143.26	63
TOTAL	1,790,924	1,805,032	384,161,967	384,959,019	63,004	260,273,648	3.49	4,131	213.27	144.19	68
COLLISION (\$500 DEDUCTIBLE) / COLLISION (FRANCHISE DE 500\$)											
2006	259,986	248,100	60,567,204	58,879,335	9,497	39,994,960	3.83	4,211	237.32	161.20	68
2007	301,264	285,337	68,068,378	65,279,547	11,622	51,289,869	4.07	4,413	228.78	179.75	79
2008	318,579	311,572	73,340,397	70,897,385	11,627	53,097,390	3.73	4,567	227.55	170.42	75
2009	321,524	321,239	78,238,854	75,858,472	12,992	56,855,903	4.04	4,376	236.14	176.99	75
2010	332,445	326,040	84,247,644	81,354,418	11,860	55,417,597	3.64	4,673	249.52	169.97	68
TOTAL	1,533,798	1,492,289	364,462,477	352,269,157	57,598	256,655,719	3.86	4,456	236.06	171.99	73
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCES DE L'ATLANTIQUE

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

ATLANTIC PROVINCES

COVERAGE AND YEAR	NUMBER OF WRITTEN VEHICLES (1)	NUMBER OF EARNED VEHICLES (2)	WRITTEN PREMIUMS (3)	EARNED PREMIUMS (4)	NUMBER OF CLAIMS (5)	CLAIMS AND ADJUSTMENT EXPENSES INCURRED (6)	CLAIM FREQUENCY PER 100 EARNED VEHICLES (7)	AVERAGE COST PER CLAIM (8)	AVERAGE EARNED PREMIUM (9)	CLAIM COST PER EARNED VEHICLE (10)	EARNED INCURRED LOSS RATIO (11)
COLLISION (\$1000 DEDUCTIBLE) / COLLISION (FRANCHISE DE 1000\$)											
2006	55,992	53,674	12,834,728	12,589,974	1,581	8,536,444	2.95	5,399	234.56	159.04	68
2007	64,494	61,870	14,183,902	13,831,795	2,132	11,019,629	3.45	5,169	223.56	178.11	80
2008	68,108	66,535	15,406,243	14,832,224	1,893	10,844,199	2.85	5,729	222.92	162.98	73
2009	68,926	68,574	16,547,933	15,936,765	2,057	11,637,294	3.00	5,657	232.40	169.70	73
2010	72,244	70,483	18,400,152	17,499,115	2,009	11,680,841	2.85	5,814	248.27	165.72	67
TOTAL	329,764	321,139	77,372,958	74,689,873	9,672	53,718,407	3.01	5,554	232.58	167.27	72
COLLISION -ALL CODES / COLLISION -TOUS LES CODES											
2006	770,349	752,132	169,861,019	168,583,389	26,473	109,925,737	3.52	4,152	224.14	146.15	65
2007	814,139	791,548	172,852,788	170,510,653	30,096	128,699,663	3.80	4,276	215.41	162.59	75
2008	859,602	838,735	187,191,590	180,147,998	29,138	132,375,694	3.47	4,543	214.79	157.83	73
2009	887,269	872,589	202,946,757	194,756,247	32,303	141,141,601	3.70	4,369	223.19	161.75	72
2010	913,047	900,751	218,349,179	211,146,832	30,763	142,970,649	3.42	4,647	234.41	158.72	68
TOTAL	4,244,406	4,155,758	951,201,333	925,145,119	148,773	655,113,344	3.58	4,403	222.62	157.64	71
COMPREHENSIVE (\$100 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 100\$)											
2006	553,437	552,923	60,343,775	61,904,220	31,736	34,772,135	5.74	1,096	111.96	62.89	56
2007	568,378	561,788	60,025,965	59,982,502	35,375	40,418,044	6.30	1,143	106.77	71.95	67
2008	587,836	578,339	64,025,002	62,143,849	38,123	44,248,273	6.59	1,161	107.45	76.51	71
2009	588,971	588,834	67,902,534	65,935,719	43,296	47,882,299	7.35	1,106	111.98	81.32	73
2010	583,532	585,813	72,573,796	70,400,008	41,385	49,733,839	7.06	1,202	120.17	84.90	71
TOTAL	2,882,154	2,867,699	324,871,072	320,366,298	189,915	217,054,590	6.62	1,143	111.72	75.69	68
COMPREHENSIVE (\$250 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 250\$)											
2006	218,589	204,801	25,231,428	24,517,456	7,703	13,813,529	3.76	1,793	119.71	67.45	56
2007	241,885	228,434	26,218,502	25,473,767	10,069	17,131,693	4.41	1,701	111.51	75.00	67
2008	263,408	250,746	28,571,060	27,111,452	12,395	20,488,876	4.94	1,653	108.12	81.71	76
2009	260,889	262,364	30,203,648	29,341,680	13,855	19,846,361	5.28	1,432	111.84	75.64	68
2010	279,048	268,861	34,985,454	32,529,676	12,845	20,589,230	4.78	1,603	120.99	76.58	63
TOTAL	1,263,819	1,215,208	145,210,092	138,974,031	56,867	91,869,689	4.68	1,616	114.36	75.60	66
COMPREHENSIVE -ALL CODES / ACCIDENTS SANS COLLISION NI VERSEMENT -TOUS LES CODES											
2006	865,907	848,539	96,852,081	97,441,776	41,991	54,896,501	4.95	1,307	114.83	64.70	56
2007	911,568	887,797	98,114,313	96,977,372	48,583	65,427,862	5.47	1,347	109.23	73.70	67
2008	959,327	937,012	105,346,250	101,879,147	54,012	72,709,733	5.76	1,346	108.73	77.60	71
2009	989,800	973,270	114,330,022	109,595,509	61,897	77,053,252	6.36	1,245	112.61	79.17	70
2010	1,017,952	1,004,565	126,376,560	120,652,697	59,926	80,593,293	5.97	1,345	120.10	80.23	67
TOTAL	4,744,554	4,651,185	541,019,226	526,546,501	266,409	350,680,641	5.73	1,316	113.21	75.40	67
SPECIFIED PERILS -ALL CODES / RISQUES SPECIFIES -TOUS LES CODES											
2006	21,487	21,666	1,037,519	1,044,170	120	490,441	.55	4,087	48.19	22.64	47
2007	20,994	21,161	965,019	999,410	99	475,067	.47	4,799	47.23	22.45	48
2008	20,361	20,296	980,373	943,514	96	443,568	.47	4,621	46.49	21.85	47
2009	19,865	19,784	988,785	949,922	113	508,717	.57	4,502	48.01	25.71	54
2010	18,949	19,323	981,562	972,311	119	453,864	.62	3,814	50.32	23.49	47
TOTAL	101,656	102,232	4,953,258	4,909,327	547	2,371,657	.54	4,336	48.02	23.20	48
TOTAL											
2006	1,219,323	1,200,812	1,042,675,906	1,048,838,222	113,807	574,036,460			873.44	478.04	55
2007	1,247,096	1,229,346	1,027,762,793	1,032,471,827	126,604	613,324,911			839.85	498.90	59
2008	1,286,774	1,266,884	1,064,200,132	1,044,244,466	129,269	604,650,906			824.26	477.27	58
2009	1,321,124	1,302,356	1,109,077,453	1,084,685,609	144,947	655,278,476			832.86	503.15	60
2010	1,360,017	1,341,271	1,149,493,591	1,131,613,358	142,050	707,949,550			843.69	527.82	63
TOTAL	6,434,334	6,340,671	5,393,209,875	5,341,853,482	656,677	3,155,240,303			842.47	497.62	59
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	NOMBRE DE VEHICULES EMIS	NOMBRE DE VEHICULES ACQUIS	PRIMES EMISES	PRIMES ACQUISES	NOMBRE DE SINISTRES	SINISTRES ET FRAIS DE REGLEMENT	FREQUENCE DES SINISTRES POUR 100 VEHICULES ACQUIS	COUT MOYEN PAR SINISTRE	PRIME ACQUISE MOYENNE	COUT DES SINISTRES PAR VEHICULE ACQUIS	RAPPORT DES SINISTRES AUX PRIMES ACQUISES

PROVINCES DE L'ATLANTIQUE

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

BACKGROUND

General

On April 1, 2006, the General Insurance Statistical Agency (GISA) was appointed as the statistical agent by participating insurance regulatory authorities¹ to provide governance, accountability and oversight of the mandated statistical plans².

As the statistical agent, GISA:

- promotes the timeliness of statistical data collection, analysis and reporting mechanisms;
- acts on behalf of the participating insurance regulators to coordinate and harmonize the statistical data filing requirements for insurers regarding the experience of their business in such jurisdictions; and
- promotes the quality and value of statistical data generated by licensed insurers.

GISA has entered into a service agreement with Insurance Bureau of Canada (the “Service Provider”) to provide statistical plan services including data reporting, collection, compilation, and quality assurance.

Need for Statistical Data

The major purpose for the collection of automobile experience data is to provide premium and claim information to support fair rates. As a result, statistical data supports the following public policy objectives:

- regulators can ensure that rates are not inadequate, excessive or unfairly discriminatory;
- regulators can monitor market structure and performance, and act if necessary to restore competition or remedy the problems caused by market instability; and
- insurers are able to make better and more informed pricing decisions based on aggregate industry experience.

Reporting Basis for Annual Statistical Exhibits

Automobile insurance experience is published in a series of exhibits commonly known as the “Green Book”. The Green Book is compiled from data that has been collected from all licensed automobile insurers by GISA and contains experience from all participating jurisdictions³.

¹ Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario, Prince Edward Island, Northwest Territories, Nunavut and Yukon

² Automobile Statistical Plan (ASP), Ontario Statutory Accident Benefits Statistical Plan (OSABSP) and Ontario Commercial Liability Statistical Plan (CLSP)

³ See 1

BACKGROUND

The Service Provider uses the statistical data reported and prepares the Green Book exhibits on behalf of GISA on an *Accident Year basis*, which matches premiums earned during a 12-month period with claims incurred resulting from accidents that occurred during that same period.

All users of the Green Book are advised to review this Introduction in detail to obtain a full understanding of the contents of these exhibits. It provides advisory notes to users, descriptions of exhibit contents, coding definitions, factor information, file formats and layouts, as well as other relevant information.

LIST OF EXHIBITS

GISA currently mandates and publishes the following seven standard major exhibits which are distributed as scheduled during the year.

- Loss Development (AU70-79)
- Actual Loss Ratio (AU05, AU10 and AU11)
- Territorial including Third Party Liability Large Losses (AU30)
- Classification including Third Party Liability Large Losses (AU15)
- Size of Loss Distribution (AU50-51)
- Driver/Vehicle Classification (AU25-27)
- Catastrophe Report (AU60)

Further information on these exhibits may be obtained from GISA's website at www.gisa.ca

EXPERIENCE EXHIBITED

1. COVERAGES

Experience is shown individually for the latest five accident years for each of the following coverages:

Third Party Liability - provides coverage for legal responsibility to others, arising from an automobile accident causing death or injury to persons or damage to their property. The minimum liability limits and the dates of introduction of compulsory insurance are shown below:

<u>Province</u>	<u>Compulsory Date</u>	<u>Minimum Limit</u>
New Brunswick	February 1, 1976	\$ 35,000 inclusive May 1, 1964 \$ 50,000 inclusive February 1, 1976 \$100,000 inclusive January 1, 1979 \$200,000 inclusive January 1, 1986
Newfoundland and Labrador	January 2, 1976	\$ 75,000 inclusive September 1, 1973 \$200,000 inclusive October 1, 1983
Nova Scotia	November 1, 1970	\$ 35,000 inclusive May 1, 1964 \$100,000 inclusive December 1, 1979 \$200,000 inclusive January 1, 1985 \$500,000 inclusive April 1, 2004
Prince Edward Island	January 1, 1976	\$ 35,000 inclusive April 1, 1964 \$100,000 inclusive December 1, 1980 \$200,000 inclusive January 1, 1986

All Third Party Liability Coverage codes are included except Excess Liability, S.P.F.7.

Many policyholders insure for higher limits than the legal minimum requirement and the Exhibits reflect the actual limits purchased.

Accident Benefits - the following forms of benefits are available under this no-fault coverage:

Medical Payments - pays for medical, surgical, ambulance, hospital, nursing, rehabilitation etc., expenses incurred by a person injured in an automobile accident in excess of provincial medical/hospital schemes. Maximum limit varies by province.

Funeral Expenses - pays for funeral expenses in respect of a person killed in an automobile accident. Maximum amount varies by province.

EXPERIENCE EXHIBITED

Death Benefits - provides payment of a lump sum for a death arising out of an automobile accident. The amount varies according to marital status, number of dependents, age and the province.

Disability Income - provides weekly payments compensating for loss of income during substantial disability due to an automobile accident. (In some provinces, substantial disability will result in flat or percentage payments.)

Dismemberment - provides payment of a principal sum for loss of certain parts of the human body (e.g., arms, eyes).

Such accident insurance protects the insured, dependents, all other occupants of the vehicle and pedestrians without the need for establishing fault.

The experience for Medical Payments is included in the Accident Benefits coverage in most provinces. It is shown separately for each accident year to the extent that it has been coded separately in some provinces.

In this exhibit the experience under the Uninsured Motorist coverage is included in the Accident Benefits coverage, unless or otherwise it is separately coded under the Uninsured Automobile Coverage.

Uninsured Automobile - provides coverage to recover the cost of the benefits a person may be legally entitled to recover from the owner or driver of an Uninsured or an Unidentified automobile for Bodily injury, Death and Property damage, however, Property damage caused by an Unidentified automobile is not covered.

Underinsured Motorist - provides coverage to recover from an inadequately insured motorist, compensatory damages in respect of bodily injury or death sustained by an insured person by accident arising out of the use or operation of an automobile.

All Perils - covers accidental damage to the vehicle insured on an all risk basis and includes Collision and Comprehensive coverages - subject to a deductible amount.

Collision - covers accidental damage to the vehicle insured resulting from collision with another car or another object, or by upset - subject to a deductible amount.

Comprehensive - covers the vehicle insured on an all risk basis against accidental damage, other than by Collision - subject to a deductible amount.

Specified Perils - covers the vehicle insured on a named perils basis against accidental damage caused by fire, theft and other specific perils - subject to a deductible amount.

EXPERIENCE EXHIBITED

2. COLUMN HEADINGS

Number of Written Vehicles (number of car-years written) It is calculated by taking the total written term in months of policy transactions with effective dates in the calendar period under consideration and dividing by 12. For example 3 cars insured for 6 months each contribute one and one-half car years.

Number of Earned Vehicles (number of car-years earned) It is calculated by taking the total pro-rata earned term in months of policy transactions yielding exposure during the calendar period under consideration and dividing by 12.

Written Premiums - Total premium for policy transactions with effective dates in the calendar period under consideration. Transaction effective date governs the assignment of individual transactions to the appropriate accident year. For example, a cancellation during January 2004 of a policy renewed in December 2003 is recorded against accident year 2003. This process is applied to both the written vehicle count and the written premium. Hence, the accident year values will not readily reconcile to the Annual Statement Calendar Year written figures.

Earned Premiums - Total of all pro-rata earned premiums on all policy transactions yielding exposure during the calendar period under consideration. For example, an annual policy effective in March 2004 would contribute 19/24ths of its premium to calendar/accident year 2004 and 5/24ths to calendar/accident year 2005. Again, the earned vehicle count and earned premium will not be the same as Annual Statement calendar year earned figures because of the different assignment method stated under the written premiums.

Number of Claims - The total reported claim count over all claims with accident date within the calendar period under consideration. Claims are separately counted by each insurer by Kind of Loss within coverage for each occurrence (accident). For example, in Nova Scotia under Bodily Injury and Property Damage Coverage a particular accident resulting in injury to an occupant (1) of the insured vehicle (Kind of Loss "02") as well as damage to another car (1) (Kind of Loss "09") and injuries to three of its occupants (1) (Kind of Loss "01") would contribute a count of 3 Bodily Injury and Property Damage claims by the vehicle's insurer. (Refer to Kind of Loss codes in the Statistical Plan for details of the coding).

EXPERIENCE EXHIBITED

Claims and Adjustment Expenses Incurred - The total over all claims with accident dates in the calendar period under consideration of dollar amounts of claims paid (including any partial payments), costs of servicing claims, and case reserves for claims which have not been closed (whether or not any partial payments have been made). These amounts have been developed to their expected ultimate values and have been loaded for unallocated loss adjustment expenses. For discussion of development factors and other factors applied to claims amounts, refer to the Factors Section.

Claim Frequency Per 100 Earned vehicles - Represents the number of claims incurred for every 100 car-years exposed. It is the ratio of Number of Claims to Number of Earned Vehicles expressed as a percentage.

The following should be noted with regard to frequencies for physical damage coverages when the experience is exhibited on a combined deductible basis. Changes in the policyholders' selection of the deductible amount payable by them in the event of loss will have an effect on the number of insurance claims. For example, if deductibles purchased now are higher than was previously the case, a number of smaller claims will not be made. For this reason, comparisons of such accident year frequencies (and average costs per claim) are not as significant as comparisons made for other coverages or for physical damage coverages at fixed deductibles.

Average Cost Per Claim - The average amount paid and to be paid per claim for claims and loss adjustment expenses combined across all claims reported. It is the ratio of Claims and Adjustment Expenses Incurred to Number of Claims.

Average Earned Premium - The average amount of earned premium per earned vehicle across all policies. It is the ratio of Earned Premium to Number of Earned Vehicles.

Claim Cost Per Earned Vehicle - The average amount paid and to be paid per earned vehicle across all policies. It is the ratio of Claims and Adjustment Expenses Incurred to Number of Earned Vehicles.

Earned Incurred Loss Ratio - The actual percentages of total earned premiums which will be used to pay claims and adjustment expenses. It is the ratio of Claims and Adjustment Expenses Incurred to Earned Premium expressed as a percentage.

Only those expenses associated with servicing policyholders' claims are included in these ratios. All other automobile insurance company operating expenses (which include Provincial and Federal taxes, marketing costs and general administration expenses) are excluded, except for the Atlantic Provinces' Health Levies.