

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

NORTHWEST TERRITORIES, NUNAVUT, AND YUKON

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	38,679	37,799	13,610,044	13,286,015	665	10,032,463	1.76	15,086	351.49	265.42	76
2007	40,545	39,417	13,998,461	13,711,220	720	14,257,334	1.83	19,802	347.85	361.71	104
2008	42,127	41,369	14,346,889	14,258,495	737	11,139,451	1.78	15,115	344.67	269.27	78
2009	43,064	42,346	14,790,274	14,381,814	775	9,480,284	1.83	12,233	339.63	223.88	66
2010	44,623	43,778	15,546,258	15,184,258	750	9,547,175	1.71	12,730	346.85	218.08	63
TOTAL	209,038	204,710	72,291,926	70,821,802	3,647	54,456,707	1.78	14,932	345.96	266.02	77
ACCIDENT BENEFITS / ASSURANCE INDIVIDUELLE											
2006	38,681	37,785	1,531,133	1,515,276	83	491,164	.22	5,918	40.10	13.00	32
2007	40,550	39,429	1,585,818	1,547,176	94	1,338,931	.24	14,244	39.24	33.96	87
2008	42,149	41,373	1,665,650	1,621,522	84	544,643	.20	6,484	39.19	13.16	34
2009	42,997	42,333	1,755,084	1,701,068	88	327,921	.21	3,726	40.18	7.75	19
2010	44,630	43,729	1,878,560	1,814,402	122	643,537	.28	5,275	41.49	14.72	35
TOTAL	209,007	204,652	8,416,245	8,199,444	471	3,346,196	.23	7,104	40.07	16.35	41
UNDERINSURED MOTORIST / SOUS ASSURANCE DES TIERS											
2006	37,954	37,089	883,658	867,097	2	775,921	.01	387,961	23.38	20.92	89
2007	39,880	38,720	929,653	901,879	1	111,855		111,855	23.29	2.89	12
2008	41,407	40,675	957,350	943,647	1	384,078		384,078	23.20	9.44	41
2009	42,244	41,560	1,013,558	967,051	1	5,736		5,736	23.27	.14	1
2010	43,865	42,993	1,163,552	1,100,806					25.60		
TOTAL	205,350	201,039	4,947,771	4,780,480	5	1,277,590		255,518	23.78	6.35	27
ALL PERILS - ALL CODES / TOUS RISQUES - TOUS LES CODES											
2006	427	393	263,701	256,559	17	174,361	4.32	10,257	652.82	443.67	68
2007	486	419	290,753	258,320	15	78,831	3.58	5,255	615.05	187.69	31
2008	435	481	271,834	286,917	21	159,008	4.36	7,572	595.26	329.89	55
2009	428	427	285,803	275,117	23	139,105	5.39	6,048	644.30	325.77	51
2010	468	449	320,180	301,761	18	66,968	4.01	3,720	672.07	149.15	22
TOTAL	2,244	2,170	1,432,271	1,378,674	94	618,273	4.33	6,577	635.04	284.79	45
COLLISION (\$500 DEDUCTIBLE) / COLLISION (FRANCHISE DE 500\$)											
2006	16,451	15,963	6,967,268	6,611,971	521	3,384,934	3.26	6,497	414.21	212.05	51
2007	15,998	16,475	7,142,542	7,113,177	510	3,653,066	3.10	7,163	431.76	221.73	51
2008	15,293	15,395	7,128,009	7,078,578	527	3,181,378	3.42	6,037	459.80	206.65	45
2009	15,192	15,135	7,106,528	7,093,530	474	3,206,614	3.13	6,765	468.68	211.87	45
2010	15,014	15,058	7,094,163	7,018,296	396	2,242,196	2.63	5,662	466.05	148.89	32
TOTAL	77,948	78,028	35,438,510	34,915,552	2,428	15,668,188	3.11	6,453	447.47	200.80	45
COLLISION (\$1000 DEDUCTIBLE) / COLLISION (FRANCHISE DE 1000\$)											
2006	3,058	2,756	1,463,932	1,314,466	127	861,452	4.61	6,783	476.95	312.57	66
2007	3,651	3,404	1,766,048	1,642,694	124	821,606	3.64	6,626	482.58	241.36	50
2008	3,941	3,773	1,885,341	1,809,269	129	663,039	3.42	5,140	479.40	175.69	37
2009	4,701	4,302	2,438,812	2,167,177	128	971,275	2.98	7,588	503.76	225.77	45
2010	5,541	5,143	2,936,847	2,693,608	161	848,326	3.13	5,269	523.64	164.92	31
TOTAL	20,892	19,379	10,490,980	9,627,214	669	4,165,698	3.45	6,227	496.76	214.95	43
COLLISION -ALL CODES / COLLISION -TOUS LES CODES											
2006	23,658	23,047	9,903,707	9,380,906	827	5,217,900	3.59	6,309	407.02	226.39	56
2007	24,972	24,210	10,777,590	10,319,267	858	5,716,964	3.54	6,663	426.22	236.13	55
2008	26,105	25,610	11,601,683	11,251,713	857	5,227,228	3.35	6,099	439.35	204.11	46
2009	26,331	26,069	11,852,617	11,700,502	808	5,350,417	3.10	6,622	448.81	205.23	46
2010	27,054	26,623	12,472,579	12,032,431	740	3,888,286	2.78	5,254	451.96	146.05	32
TOTAL	128,120	125,561	56,608,176	54,684,819	4,090	25,400,795	3.26	6,210	435.52	202.30	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

TERRITOIRES DU NORD-OUEST, NUNAVUT ET YUKON

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

PRIVATE PASSENGER AUTOMOBILE - EXCLUDING FARMERS

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COMPREHENSIVE (\$100 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 100\$)											
2006	9,681	10,103	1,130,824	1,153,550	170	448,021	1.68	2,635	114.17	44.34	39
2007	8,693	9,128	1,075,379	1,096,524	173	410,907	1.90	2,375	120.11	45.01	37
2008	7,874	8,220	1,011,049	1,033,175	116	364,611	1.41	3,143	125.68	44.35	35
2009	7,022	7,378	909,192	955,744	105	302,190	1.42	2,878	129.52	40.95	32
2010	6,442	6,689	864,093	877,401	62	275,742	.93	4,447	131.17	41.22	31
TOTAL	39,712	41,520	4,990,537	5,116,394	626	1,801,471	1.51	2,878	123.22	43.39	35
COMPREHENSIVE (\$250 DEDUCTIBLE) / ACCIDENTS SANS COLLISION NI VERSEMENT (FRANCHISE DE 250\$)											
2006	18,274	17,321	2,413,068	2,299,904	315	1,380,338	1.82	4,382	132.78	79.69	60
2007	19,664	18,970	2,654,590	2,533,906	329	1,624,172	1.73	4,937	133.57	85.61	64
2008	21,167	20,374	2,873,337	2,746,585	302	1,306,142	1.48	4,325	134.81	64.11	48
2009	19,790	20,371	2,702,926	2,775,221	250	1,049,938	1.23	4,200	136.23	51.54	38
2010	19,698	19,593	2,737,241	2,690,786	194	899,181	.99	4,635	137.33	45.89	33
TOTAL	98,593	96,631	13,381,162	13,046,402	1,390	6,259,771	1.44	4,503	135.01	64.78	48
COMPREHENSIVE -ALL CODES / ACCIDENTS SANS COLLISION NI VERSEMENT -TOUS LES CODES											
2006	30,879	30,105	4,280,184	4,148,558	529	2,041,760	1.76	3,860	137.80	67.82	49
2007	32,362	31,474	4,671,539	4,439,891	539	2,206,436	1.71	4,094	141.06	70.10	50
2008	33,720	33,041	5,133,490	4,923,220	494	2,178,443	1.50	4,410	149.00	65.93	44
2009	34,023	33,674	5,305,407	5,203,367	470	1,865,319	1.40	3,969	154.52	55.39	36
2010	35,003	34,439	5,628,260	5,441,265	388	1,759,864	1.13	4,536	158.00	51.10	32
TOTAL	165,987	162,735	25,018,880	24,156,301	2,420	10,051,822	1.49	4,154	148.44	61.77	42
SPECIFIED PERILS -ALL CODES / RISQUES SPECIFIQUES -TOUS LES CODES											
2006	257	258	14,399	13,515		3,497			52.18	13.50	26
2007	270	262	13,349	13,827					52.78		
2008	255	257	12,248	12,337					47.82		
2009	277	274	15,752	14,324					52.09		
2010	237	256	13,032	14,253					55.46		
TOTAL	1,296	1,310	68,780	68,256		3,497			52.10	2.67	5
TOTAL											
2006	38,679	37,799	30,486,826	29,467,926	2,123	18,737,066			779.60	495.70	64
2007	40,545	39,417	32,267,163	31,191,580	2,227	23,710,351			791.32	601.53	76
2008	42,127	41,369	33,989,144	33,297,851	2,194	19,632,851			804.90	474.58	59
2009	43,064	42,346	35,018,495	34,243,243	2,165	17,168,782			808.65	405.44	50
2010	44,623	43,778	37,022,421	35,889,176	2,018	15,905,830			819.80	363.33	44
TOTAL	209,038	204,710	168,784,049	164,089,776	10,727	95,154,880			801.57	464.83	58
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
GARANTIE ET ANNEE	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	SINIS-TRES PAR VEHICULE ACQUIS	RAPPORT DES SINIS-TRES AUX PRIMES ACQUISES

TERRITOIRES DU NORD-OUEST, NUNAVUT ET YUKON

VOITURES DE TOURISME - SAUF EXPLOITANTS AGRICOLES

## BACKGROUND

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### General

On April 1, 2006, the General Insurance Statistical Agency (GISA) was appointed as the statistical agent by participating insurance regulatory authorities<sup>1</sup> to provide governance, accountability and oversight of the mandated statistical plans<sup>2</sup>.

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 jurisdictions<sup>3</sup>.

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

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

<sup>3</sup> See 1

## BACKGROUND

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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

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

- Loss Development (AU70-74)
- Actual Loss Ratio (AU10 and AU11)
- Territorial including Third Party Liability Large Losses (AU30)
- Classification including Third Party Liability Large Losses (AU15)

Further information on these exhibits may be obtained from GISA's website at [www.gisa.ca](http://www.gisa.ca)

## EXPERIENCE EXHIBITED

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### 1. COVERAGES

Experience is shown individually for the five latest calendar/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>
Northwest Territories & Nunavut	Prior to 1970	\$ 50,000 inclusive September 1, 1973 \$200,000 inclusive January 1, 1988
Yukon Territory	Prior to 1970	\$ 50,000 inclusive April 1, 1969 \$ 75,000 inclusive May 15, 1978 \$200,000 inclusive April 1, 1983

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/territory.

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

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/territory.

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

Uninsured Motorists Benefits - provides coverage to recover damages for bodily

## EXPERIENCE EXHIBITED

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injury from the owner or driver of an uninsured or unidentified automobile.

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.

### 2. COLUMN HEADINGS

- 1) 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 each months contribute one and one-half car years.
- 2) 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.
- 3) Written Premium - 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.

## EXPERIENCE EXHIBITED

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- 4) Earned Premium - 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.
- 5) 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 Alberta 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).
- 6) 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.
- 7) 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.

- 8) 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.

## EXPERIENCE EXHIBITED

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- 9) 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.
- 10) 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.
- 11) 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.