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DATE: September 28, 2026

BULLETIN NO: 2026-52
AUTOMOBILE EXHIBITS

2025
AUTOMOBILE EXHIBIT INTRODUCTION AND ACTUAL LOSS RATIO EXHIBIT
YUKON, NUNAVUT AND NORTHWEST TERRITORIES

The 2025 Automobile Exhibit Introduction (AUTO1003-TER) should be used in conjunction with all the published 2025 Automobile Insurance Experience Exhibits. The module provides a brief explanation and outline of the contents included in the Exhibits, as well as the various factors applied to the data.

The Actual Loss Ratio Exhibit displays the Number of Vehicles, Premium and Incurred Loss information for the 2021 to 2025 Accident Years, valued as of December 31, 2025, developed to an estimated ultimate level, for the following types of vehicles:

1. Private Passenger excluding Farmers
2. Commercial Automobile
3. Private Passenger Motorcycles
4. All Terrain Vehicles

The Actual Loss Ratio Exhibit of the Miscellaneous Classes of vehicles will be released at a later date.

If you have any questions regarding this exhibit, please contact the staff references below.

GISA Statistical Service Provider
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Products: AUTO1003-TER&AUTO1010-TER

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DATE: Le 28 septembre 2026

BULLETIN N° : 2026-52
TABLEAUX STATISTIQUES AUTOMOBILES

2025
INTRODUCTION AUX TABLEAUX STATISTIQUES EN ASSURANCE AUTOMOBILE ET TABLEAU RAPPORT SINISTRES-PRIMES RÉELS LE YUKON, NUNAVUT ET LES NORD-OUEST TERRITOIRES

L'introduction aux tableaux statistiques en assurance automobile 2025 (AUTO1003-TER) devrait être utilisée conjointement avec tous les Tableaux de résultats techniques en assurance automobile de 2025 publiés. L'introduction offre une courte explication et un bref aperçu du contenu des tableaux ainsi que des divers coefficients imputés aux données.

Le tableau du rapport sinistres-primes réel affiche les renseignements sur le nombre de véhicules, les primes et les sinistres encourus des années d'accident 2021 à 2025, établis en date du 31 décembre 2025, selon leur évolution jusqu'au niveau final estimé, pour les genres de véhicules suivants :

1. Voitures de tourisme (sauf les véhicules d'exploitation agricole)
2. Véhicules utilitaires
3. Motocyclettes de tourisme
4. Véhicules tout-terrain

Le tableau rapport sinistres-primes réels des autres genres de véhicules seront diffusés à une date ultérieure.

Si vous avez des questions à propos de ces tableaux, veuillez communiquer avec l'une des personnes-ressources mentionnées ci-dessous.

Fournisseur de services statistiques de ASAG
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Produits: AUTO1003-TER & AUTO1010-TER

AUTOMOBILE INSURANCE EXPERIENCE

ACTUAL LOSS RATIO EXHIBIT

PRIVATE PASSENGER AUTOMOBILE EXCLUDING FARMERS,COMMERCIAL, ALL TERRAIN VEHICLES AND PRIVATE PASSENGER MOTORCYCLES

YUKON, NORTHWEST TERRITORIES AND NUNAVUT

2025/12

RÉSULTATS TECHNIQUES EN ASSURANCE AUTOMOBILE

TABLEAU RAPPORT SINISTRES-PRIMES RÉEL

VOITURES DE TOURISME SAUF LES VÉHICULES D'EXPLOITATION AGRICOLE,VÉHICULES UTILITAIRES,TOUS LES VÉHICULES TOUT-TERRAIN ET MOTOCYCLETTES DE TOURISME

YUKON, TERRITOIRES ET DU NORD-OUEST ET NUNAVUT

PRODUCT // PRODUIT

AUTO1010-TER

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Notes to Users

1. **The 2025 Automobile Insurance Exhibit Introduction, AUTO1003-TER, should be used in conjunction with this exhibit. The module provides a brief explanation and outline of the contents included in this exhibit, as well as the various factors applied to the data.**

2. Readers of this report should consider the 2021 actual loss ratios anomalies due to COVID-19 and expect the steep declines in the loss ratios to reverse once traffic levels and loss amounts return to more typical levels seen prior to the pandemic. Temporary pandemic related premium reductions provided by insurers are also expected to reverse as forecast claims costs move toward pre-pandemic conditions.

   - On March 11, 2020 the World Health Organization declared COVID-19 a pandemic. In response, the Territories and Federal Governments instituted various Emergency Orders to control the spread of COVID-19.
   - Government orders and personal decisions to minimize exposure to COVID-19 resulted in a reduction in traffic levels in 2020 and 2021. The reduction varied by month and location across the Territories. The reduction in the reported claim counts and incurred claim amounts in 2021 is largely attributed to the pandemic induced reduction in traffic levels.
   - In response to policyholders' reduction in car usage and general economic uncertainty, insurers responded by offering rebates, rate reductions, and making changes to capping levels, amongst others. In addition, policyholders initiated reductions in their coverage. The actions taken by insurers and policyholders were generally temporary in nature due to the uncertainty of the pandemic's duration and severity. These actions had a moderating effect on the overall rate of premium increases.
   - Premium setting is prospective in nature which includes a rate filing approval process that begins months before the new premium level is effective. For example the 2021 *earned* premium is an average of the *written* premium in 2020 and 2021.

3. **For Yukon, Commercial Automobile, Third Party Liability – Property Damage, one insurer has reported two large losses for Accident Year 2025 with Claim and Allocated Expense amounts totalling $459K. Once developed to the expected ultimate amounts, using the GISA loss development factors and the unallocated claims expense factor, these two claims have Claim and Adjustment Expenses Incurred amounts totalling approximately $1.3 million.**

   Users should take note of these large Claim amounts when analysing this data.

Remarques à l'intention des Utilisateurs

1. **L'introduction aux tableaux statistiques automobiles de 2025, AUTO1003-TER, devrait être utilisée en conjonction avec le présent tableau. Le module offre une courte explication et un aperçu du contenu du tableau, ainsi que divers coefficients imputés aux données.**

2. Les lecteurs de ce rapport devraient considérer les rapports des sinistres aux primes réel de 2021 comme une anomalie due à la COVID-19 et s'attendre à ce que la forte baisse du rapport des sinistres aux primes s'inverse une fois que le volume de trafic et les montants des sinistres reviendront aux niveaux plus typiques observés avant la pandémie. Les réductions temporaires des primes liées à la pandémie qui ont été offertes par les assureurs devraient également se rétrograder à mesure que les coûts des sinistres prévus évoluent vers des conditions pré-pandémiques.

    - Le 11 mars 2020, l'Organisation mondiale de la santé a déclaré que la COVID-19 est une pandémie. Suite à cette déclaration, les gouvernements de les Territoires et fédéral ont institué divers décrets d'urgence pour contrôler la propagation de la COVID-19.
    - Les ordonnances du gouvernement et les décisions personnelles visant à minimiser l'exposition à la COVID-19 ont entraîné une réduction de la circulation en 2020 et 2021. La réduction variait selon le mois et l'emplacement à travers les Territoires. La réduction du nombre de sinistres déclarés et des montants des sinistres subis en 2021 est largement attribuée à la réduction du volume de trafic due à la pandémie.
    - En réponse à la réduction de l'utilisation automobile par les assurés et à l'incertitude économique générale, les assureurs ont réagi en offrant des rabais, des réductions de taux et en modifiant les niveaux de plafonnement, entre autres. De plus, les assurés ont initié des réductions au niveau de leur garantie. Les mesures prises par les assureurs et les assurés étaient généralement de nature temporaire en raison de l'incertitude de la durée et de la gravité de la pandémie. Ces actions ont eu un effet modérateur sur le taux global d'augmentation des primes.
    - L'établissement des primes est de nature prospective et comprends un processus d'approbation de dépôt de taux qui commence des mois avant l'entrée en vigueur des nouveaux taux de prime. Par exemple, les primes acquises pour 2021 sont une moyenne des primes souscrites en 2020 et 2021.

3. **Pour le Yukon, pour la Responsabilité civile - Dommages matériels de la catégorie Véhicules Utilitaires, un assureur a déclaré deux sinistres important pour l'année d'accident 2025, dont les montants des sinistres et des frais de règlement totalisent 459,000 dollars. Une fois que les montants finaux prévus seront atteints, en utilisant les coefficients d'évolution des sinistres de l'ASAG et le coefficient de frais de rajustement des sinistres non imputés, les montants des sinistres et des frais de règlement de ces deux sinistres totaliseront environ 1,3 millions de dollars.**

   Les utilisateurs doivent tenir compte de cet important montant de sinistre lorsqu'ils analysent ces données.

BY INDIVIDUAL TERRITORIES PRIVATE PASSENGER EXCLUDING FARMERS

PAR LES TERRITOIRES INDIVIDUELS VOITURES DE TOURISME SAUF EXPLOITATION AGRICOLE

Private Passenger Automobile - Excluding Farmers

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	21,849	21,685	8,418,390	8,344,035	308	4,262,944	1.42	13,861	384.78	196.58	51
2022	21,769	21,793	8,355,851	8,371,843	274	7,014,883	1.26	25,573	384.16	321.89	84
2023	21,548	21,511	9,135,045	8,591,111	260	6,660,485	1.21	25,644	399.38	309.63	78
2024	22,096	21,868	9,802,171	9,532,754	267	6,439,207	1.22	24,101	435.91	294.45	68
2025	22,359	22,225	10,460,028	10,027,516	212	6,772,431	0.95	31,988	451.18	304.72	68
Total	109,620	109,082	46,171,485	44,867,259	1,320	31,149,950	1.21	23,590	411.32	285.56	69
Accident Benefits / Indemnités d'accident											
2021	21,829	21,657	907,319	899,088	22	156,244	0.10	7,102	41.52	7.21	17
2022	21,756	21,783	894,211	899,550	27	181,383	0.12	6,718	41.30	8.33	20
2023	21,545	21,508	877,624	881,283	35	345,739	0.16	9,878	40.97	16.07	39
2024	22,105	21,872	908,702	892,993	30	237,728	0.14	7,928	40.83	10.87	27
2025	22,375	22,242	938,020	922,115	33	340,992	0.15	10,387	41.46	15.33	37
Total	109,612	109,061	4,525,876	4,495,028	147	1,262,085	0.13	8,597	41.22	11.57	28
Underinsured Motorist / Automobiliste sous-assuré											
2021	21,263	21,077	685,655	677,365	0	0	0.00	0	32.14	0.00	0
2022	20,933	21,040	668,119	674,058	1	11,221	0.00	16,007	32.04	0.53	2
2023	20,886	20,817	669,369	666,265	0	59,813	0.00	0	32.01	2.87	9
2024	21,455	21,210	690,118	679,897	0	0	0.00	0	32.06	0.00	0
2025	21,590	21,563	692,144	693,258	0	0	0.00	0	32.15	0.00	0
Total	106,127	105,708	3,405,405	3,390,842	1	71,034	0.00	101,333	32.08	0.67	2
All Perils - All codes / Tous risques - Tous les codes											
2021	199	181	185,423	160,077	6	53,612	3.31	8,935	881.99	295.39	33
2022	250	223	235,121	209,838	15	61,288	6.73	4,086	941.97	275.12	29
2023	316	292	298,584	271,091	14	122,014	4.80	8,720	929.85	418.51	45
2024	406	362	380,864	338,639	19	228,643	5.25	12,022	935.12	631.37	68
2025	508	458	499,762	441,921	21	132,670	4.53	6,401	965.27	289.79	30
Total	1,679	1,516	1,599,754	1,421,565	75	598,227	4.93	8,005	937.86	394.67	42
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	5,024	5,074	3,161,234	3,140,665	133	1,199,326	2.62	9,017	618.99	236.38	38
2022	4,729	4,862	2,999,860	3,063,658	124	1,116,831	2.55	9,007	630.08	229.69	36
2023	4,459	4,581	2,886,263	2,931,140	129	1,570,553	2.82	12,175	639.79	342.81	54
2024	3,967	4,221	2,600,803	2,744,427	117	1,549,471	2.78	13,224	650.23	367.11	56
2025	5,374	4,427	3,411,508	2,859,194	133	1,668,874	3.00	12,550	645.89	377.00	58
Total	23,554	23,165	15,059,668	14,739,084	636	7,105,055	2.75	11,169	636.26	306.71	48
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	5,620	5,438	3,708,838	3,519,491	153	1,462,829	2.81	9,561	647.19	269.00	42
2022	5,682	5,645	3,782,374	3,732,303	168	1,856,759	2.98	11,052	661.20	328.94	50
2023	6,025	5,819	4,171,687	3,950,719	185	2,226,927	3.18	12,037	678.97	382.72	56
2024	6,750	6,405	4,893,310	4,553,447	194	2,495,393	3.03	12,843	710.95	389.62	55
2025	7,437	7,108	5,451,388	5,162,039	228	2,447,265	3.21	10,737	726.27	344.31	47
Total	31,515	30,414	22,007,597	20,918,000	928	10,489,173	3.05	11,300	687.78	344.88	50
Collision - All codes / Collision - Tous les codes											
2021	14,594	14,459	9,137,610	8,929,642	403	3,563,234	2.79	8,842	617.56	246.43	40
2022	14,474	14,489	9,137,318	9,093,445	412	4,076,292	2.84	9,894	627.61	281.34	45
2023	14,588	14,483	9,535,764	9,290,928	436	4,910,564	3.01	11,263	641.52	339.06	53
2024	14,917	14,798	10,095,673	9,856,151	451	5,528,222	3.05	12,267	666.02	373.57	56
2025	14,998	14,993	10,325,376	10,206,376	474	5,292,455	3.16	11,175	680.73	352.99	52
Total	73,570	73,223	48,231,741	47,376,541	2,175	23,370,767	2.97	10,744	647.02	319.17	49
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	3,091	3,400	811,209	876,793	63	360,625	1.85	5,724	257.91	106.08	41
2022	2,688	2,867	758,176	785,976	64	656,532	2.23	10,258	274.15	229.00	84
2023	2,494	2,590	708,605	730,599	61	426,257	2.35	6,988	282.04	164.55	58
2024	2,157	2,316	634,755	666,553	39	398,939	1.69	10,174	287.86	172.29	60
2025	2,608	2,307	746,429	673,100	48	419,708	2.07	8,810	291.82	181.96	62
Total	13,038	13,479	3,659,174	3,733,021	275	2,262,062	2.04	8,230	276.95	167.82	61

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Voitures de tourisme - Sauf exploitants agricoles

Private Passenger Automobile - Excluding Farmers

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	7,354	7,182	1,825,681	1,736,967	94	552,752	1.31	5,880	241.86	76.97	32
2022	7,293	7,297	1,974,977	1,884,274	121	1,289,213	1.66	10,655	258.21	176.67	68
2023	7,140	7,204	1,994,508	1,981,449	118	1,532,526	1.64	12,988	275.06	212.74	77
2024	6,868	7,054	2,033,890	2,022,539	120	1,448,704	1.70	12,106	286.70	205.36	72
2025	7,541	7,076	2,294,819	2,132,354	106	1,081,504	1.49	10,224	301.34	152.83	51
Total	36,196	35,814	10,123,875	9,757,583	558	5,904,700	1.56	10,573	272.46	164.87	61
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	15,998	15,940	4,367,688	4,294,388	279	1,562,655	1.75	5,601	269.41	98.03	36
2022	15,782	15,841	4,536,229	4,440,650	335	3,338,674	2.11	9,966	280.32	210.76	75
2023	15,861	15,759	4,702,206	4,599,747	340	2,981,722	2.16	8,770	291.87	189.20	65
2024	16,115	16,044	5,087,968	4,896,259	308	3,281,294	1.92	10,665	305.17	204.51	67
2025	16,105	16,146	5,576,441	5,305,106	253	2,274,041	1.56	9,005	328.57	140.84	43
Total	79,862	79,732	24,270,532	23,536,149	1,514	13,438,386	1.90	8,875	295.19	168.55	57
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	20	19	3,093	2,381	0	0	0.00	0	125.62	0.00	0
2022	21	21	3,158	2,865	0	0	0.00	0	139.39	0.00	0
2023	24	22	5,197	4,190	0	0	0.00	0	188.62	0.00	0
2024	20	24	5,478	5,731	0	0	0.00	0	238.29	0.00	0
2025	30	26	6,225	5,831	1	6,949	3.78	7,040	223.38	266.21	119
Total	114	112	23,151	20,997	1	6,949	0.88	7,040	187.69	62.11	33
Total											
2021	21,849	21,685	23,705,178	23,306,974	1,018	9,598,688			1,074.79	442.64	41
2022	21,769	21,793	23,830,007	23,692,248	1,064	14,683,742			1,087.17	673.79	62
2023	21,548	21,511	25,223,789	24,304,615	1,085	15,080,337			1,129.87	701.05	62
2024	22,096	21,868	26,970,974	26,202,423	1,075	15,715,094			1,198.18	718.62	60
2025	22,359	22,225	28,497,996	27,602,122	992	14,819,537			1,241.93	666.79	54
Total	109,620	109,082	128,227,944	125,108,382	5,233	69,897,398			1,146.92	640.78	56

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Voitures de tourisme - Sauf exploitants agricoles

Private Passenger Automobile - Excluding Farmers

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	3,619	3,547	1,497,824	1,443,809	22	135,590	0.62	6,173	407.03	38.22	9
2022	3,850	3,783	1,586,764	1,563,206	25	383,307	0.66	15,372	413.27	101.34	25
2023	3,599	3,674	1,730,683	1,624,082	24	197,726	0.65	8,250	442.03	53.82	12
2024	3,586	3,595	1,821,727	1,776,468	16	567,919	0.45	34,750	494.13	157.97	32
2025	3,670	3,638	2,095,563	1,932,328	18	326,329	0.49	18,158	531.22	89.71	17
Total	18,324	18,237	8,732,561	8,339,893	105	1,610,870	0.58	15,315	457.32	88.33	19
Accident Benefits / Indemnités d'accident											
2021	3,621	3,548	184,431	177,005	3	7,395	0.08	2,465	49.89	2.08	4
2022	3,848	3,781	205,184	197,865	2	2,770	0.05	1,385	52.33	0.73	1
2023	3,598	3,671	188,565	193,163	3	14,358	0.08	4,786	52.61	3.91	7
2024	3,585	3,595	191,522	189,166	2	36,431	0.06	18,234	52.61	10.13	19
2025	3,670	3,636	207,060	198,248	2	33,750	0.06	16,875	54.52	9.28	17
Total	18,322	18,232	976,762	955,446	12	94,703	0.07	7,893	52.41	5.19	10
Underinsured Motorist / Automobiliste sous-assuré											
2021	3,522	3,459	89,664	88,392	0	0	0.00	0	25.55	0.00	0
2022	3,555	3,539	86,707	87,846	0	0	0.00	0	24.82	0.00	0
2023	3,456	3,505	84,280	85,702	1	106,002	0.02	142,285	24.45	30.25	124
2024	3,484	3,476	87,453	85,644	0	0	0.00	0	24.64	0.00	0
2025	3,545	3,520	85,510	87,067	4	113,538	0.11	30,036	24.73	32.25	130
Total	17,562	17,498	433,614	434,650	5	219,540	0.03	48,517	24.84	12.55	51
All Perils - All codes / Tous risques - Tous les codes											
2021	73	54	77,685	55,561	0	388	0.00	0	1,019.60	7.12	1
2022	89	82	88,798	84,507	1	37,105	1.22	37,105	1,029.73	452.13	44
2023	123	105	125,755	106,589	3	29,111	2.85	9,707	1,013.88	276.91	27
2024	112	118	113,404	119,211	5	17,247	4.24	3,446	1,010.19	146.15	14
2025	162	131	175,799	136,186	4	21,392	3.04	5,367	1,038.40	163.11	16
Total	559	491	581,441	502,054	13	105,242	2.65	8,102	1,022.83	214.41	21
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	640	629	407,124	380,967	9	71,959	1.43	7,995	605.81	114.43	19
2022	614	616	374,632	385,981	11	92,422	1.79	8,402	626.35	149.98	24
2023	510	567	325,506	358,181	11	142,858	1.94	12,987	632.18	252.14	40
2024	420	469	277,370	301,174	6	103,393	1.28	17,209	642.18	220.46	34
2025	755	528	449,784	334,195	5	81,323	0.88	17,418	632.75	153.97	24
Total	2,940	2,809	1,834,416	1,760,499	42	491,956	1.48	11,804	626.77	175.15	28
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	596	578	393,691	376,272	8	71,825	1.38	8,978	650.76	124.22	19
2022	659	625	452,653	420,440	15	161,649	2.40	10,777	672.38	258.51	38
2023	687	667	485,679	466,446	11	162,814	1.65	14,801	699.08	244.02	35
2024	810	737	596,032	529,191	10	112,859	1.36	11,270	717.59	153.04	21
2025	942	871	709,005	648,202	21	207,612	2.40	9,930	744.48	238.45	32
Total	3,694	3,479	2,637,060	2,440,551	65	716,760	1.87	11,040	701.54	206.03	29
Collision - All codes / Collision - Tous les codes											
2021	2,136	2,082	1,330,770	1,273,376	26	214,006	1.25	8,231	611.73	102.81	17
2022	2,226	2,177	1,370,619	1,345,833	34	409,789	1.56	12,053	618.22	188.24	30
2023	2,135	2,174	1,352,289	1,359,121	37	527,855	1.70	14,266	625.10	242.78	39
2024	2,146	2,136	1,427,708	1,383,060	25	428,933	1.17	17,134	647.36	200.77	31
2025	2,158	2,162	1,474,225	1,458,579	36	435,364	1.67	12,070	674.63	201.37	30
Total	10,801	10,731	6,955,611	6,819,969	158	2,015,948	1.47	12,751	635.52	187.86	30
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	235	264	61,295	66,413	0	0	0.00	0	251.76	0.00	0
2022	207	222	54,079	57,344	3	110,208	1.35	36,736	258.56	496.92	192
2023	177	189	44,610	48,407	0	0	0.00	0	255.47	0.00	0
2024	154	167	43,700	45,368	3	122,613	1.81	40,627	271.40	733.51	270
2025	223	176	52,956	45,983	2	6,789	1.18	3,280	261.79	38.65	15
Total	996	1,018	256,640	263,515	8	239,609	0.79	29,625	258.89	235.40	91

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Voitures de tourisme - Sauf exploitants agricoles

Private Passenger Automobile - Excluding Farmers

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	719	716	243,060	236,228	7	22,362	0.98	3,195	330.16	31.25	9
2022	723	720	249,520	244,868	6	34,467	0.83	5,744	340.24	47.89	14
2023	633	683	219,901	237,269	6	106,848	0.88	17,808	347.46	156.47	45
2024	569	604	208,439	212,909	3	10,182	0.50	3,367	352.59	16.86	5
2025	769	632	237,689	218,206	3	37,241	0.49	11,936	345.03	58.89	17
Total	3,412	3,354	1,158,609	1,149,480	25	211,100	0.75	8,396	342.69	62.93	18
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	2,331	2,296	724,397	707,331	14	66,720	0.61	4,766	308.02	29.05	9
2022	2,410	2,371	757,406	739,426	18	209,683	0.76	11,649	311.89	88.44	28
2023	2,303	2,347	738,386	745,312	17	264,144	0.72	15,538	317.60	112.56	35
2024	2,306	2,302	767,647	748,759	20	291,988	0.87	14,522	325.21	126.82	39
2025	2,282	2,311	799,984	785,232	22	279,925	0.94	12,906	339.84	121.15	36
Total	11,632	11,627	3,787,820	3,726,060	91	1,112,459	0.78	12,252	320.47	95.68	30
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	3	2	321	304	0	0	0.00	0	127.51	0.00	0
2022	4	3	599	354	0	0	0.00	0	113.44	0.00	0
2023	7	5	920	682	0	0	0.00	0	127.82	0.00	0
2024	6	6	1,223	891	0	0	0.00	0	158.72	0.00	0
2025	8	8	1,355	1,276	0	0	0.00	0	160.95	0.00	0
Total	28	24	4,418	3,507	0	0	0.00	0	143.83	0.00	0
Total											
2021	3,619	3,547	3,905,092	3,745,779	65	424,099			1,055.98	119.56	11
2022	3,850	3,783	4,096,077	4,019,037	80	1,042,653			1,062.53	275.65	26
2023	3,599	3,674	4,220,878	4,114,650	85	1,139,196			1,119.89	310.06	28
2024	3,586	3,595	4,410,684	4,303,198	68	1,342,517			1,196.94	373.42	31
2025	3,670	3,638	4,839,496	4,598,914	85	1,210,298			1,264.30	332.73	26
Total	18,324	18,237	21,472,227	20,781,579	384	5,158,763			1,139.56	282.88	25

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Voitures de tourisme - Sauf exploitants agricoles

Private Passenger Automobile - Excluding Farmers

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	33,198	32,655	12,929,627	12,749,368	412	7,399,703	1.26	17,944	390.43	226.60	58
2022	33,551	33,314	12,927,305	12,902,405	409	10,630,913	1.23	25,995	387.30	319.11	82
2023	34,460	33,919	14,801,667	13,716,334	416	12,180,967	1.23	29,309	404.39	359.12	89
2024	35,360	35,004	15,955,571	15,497,297	475	11,126,541	1.36	23,444	442.73	317.86	72
2025	36,338	35,785	17,506,949	16,506,034	330	13,191,365	0.92	39,975	461.25	368.63	80
Total	172,908	170,677	74,121,119	71,371,437	2,042	54,529,489	1.20	26,710	418.17	319.49	76
Accident Benefits / Indemnités d'accident											
2021	33,185	32,652	1,398,074	1,382,977	67	604,844	0.21	9,028	42.35	18.52	44
2022	33,529	33,288	1,394,775	1,394,737	59	221,423	0.18	3,753	41.90	6.65	16
2023	34,456	33,908	1,408,998	1,402,542	53	232,594	0.16	4,389	41.36	6.86	17
2024	35,365	35,010	1,461,246	1,435,479	62	628,168	0.18	10,136	41.00	17.94	44
2025	36,341	35,790	1,536,619	1,493,965	80	1,133,435	0.22	14,246	41.74	31.67	76
Total	172,876	170,649	7,199,712	7,109,701	321	2,820,463	0.19	8,799	41.66	16.53	40
Underinsured Motorist / Automobiliste sous-assuré											
2021	32,391	31,914	906,615	881,122	1	89,223	0.00	114,096	27.61	2.80	10
2022	32,651	32,473	899,816	901,799	1	47,504	0.00	67,767	27.77	1.46	5
2023	33,430	32,949	920,672	908,442	1	33,539	0.00	45,019	27.57	1.02	4
2024	34,300	33,966	970,600	947,015	7	1,386,937	0.02	211,423	27.88	40.83	146
2025	34,936	34,589	1,004,678	988,789	2	40,501	0.00	23,588	28.59	1.17	4
Total	167,708	165,891	4,702,381	4,627,167	11	1,597,705	0.01	152,090	27.89	9.63	35
All Perils - All codes / Tous risques - Tous les codes											
2021	116	80	99,893	73,499	7	37,366	8.74	5,338	917.28	466.34	51
2022	205	158	168,594	131,284	11	105,000	6.96	9,545	830.38	664.13	80
2023	262	239	204,584	196,049	20	71,308	8.37	3,567	820.36	298.38	36
2024	403	341	300,474	259,177	27	256,564	7.93	9,493	760.74	753.08	99
2025	534	467	429,322	350,381	14	112,045	2.97	8,084	750.79	240.09	32
Total	1,520	1,285	1,202,867	1,010,389	79	582,284	6.14	7,382	786.55	453.29	58
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	6,593	6,660	3,785,797	3,796,018	161	1,263,652	2.42	7,849	570.01	189.75	33
2022	6,304	6,430	3,673,726	3,716,963	139	1,529,165	2.16	11,001	578.04	237.81	41
2023	6,217	6,243	3,798,301	3,740,895	144	1,865,639	2.31	12,956	599.24	298.85	50
2024	5,507	5,862	3,361,628	3,569,341	152	1,925,014	2.60	12,646	608.92	328.40	54
2025	7,076	5,919	3,871,826	3,477,604	135	1,990,901	2.28	14,771	587.49	336.33	57
Total	31,697	31,114	18,491,278	18,300,821	731	8,574,370	2.35	11,730	588.19	275.58	47
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	5,186	4,995	3,299,589	3,132,314	134	1,385,803	2.68	10,342	627.09	277.44	44
2022	5,482	5,355	3,468,718	3,392,564	158	1,631,267	2.95	10,324	633.48	304.60	48
2023	5,985	5,682	3,930,627	3,670,450	146	1,960,615	2.57	13,429	645.97	345.05	53
2024	7,213	6,599	4,908,084	4,422,899	199	2,467,722	3.02	12,381	670.25	373.96	56
2025	9,689	8,265	6,700,551	5,634,373	258	2,795,525	3.12	10,851	681.74	338.25	50
Total	33,555	30,896	22,307,569	20,252,600	895	10,240,932	2.90	11,443	655.51	331.46	51
Collision - All codes / Collision - Tous les codes											
2021	18,109	17,820	9,967,503	9,748,978	443	4,050,133	2.49	9,143	547.07	227.28	42
2022	18,473	18,303	10,178,547	10,081,684	493	5,284,205	2.69	10,718	550.82	288.70	52
2023	19,088	18,712	10,871,319	10,489,005	456	5,695,382	2.44	12,490	560.55	304.37	54
2024	19,671	19,419	11,575,273	11,231,602	550	6,719,073	2.83	12,220	578.39	346.01	60
2025	19,930	19,811	12,272,180	11,864,106	516	6,239,230	2.60	12,100	598.86	314.94	53
Total	95,272	94,065	54,864,822	53,415,375	2,457	27,988,023	2.61	11,389	567.86	297.54	52
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	8,646	9,474	1,599,258	1,718,690	118	523,479	1.25	4,436	181.40	55.25	30
2022	7,863	8,228	1,528,210	1,559,067	100	581,550	1.22	5,816	189.49	70.68	37
2023	7,375	7,595	1,495,718	1,510,840	111	669,577	1.46	6,032	198.92	88.16	44
2024	6,441	6,923	1,312,854	1,409,026	81	444,294	1.18	5,456	203.53	64.18	32
2025	5,588	6,035	1,083,606	1,214,293	60	512,725	0.99	8,567	201.20	84.96	42
Total	35,914	38,255	7,019,646	7,411,916	470	2,731,626	1.23	5,808	193.75	71.41	37

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Voitures de tourisme - Sauf exploitants agricoles

Private Passenger Automobile - Excluding Farmers

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	7,410	6,907	1,743,981	1,573,241	86	661,333	1.25	7,690	227.76	95.74	42
2022	7,459	7,444	1,843,098	1,790,307	98	908,674	1.32	9,272	240.50	122.07	51
2023	7,731	7,556	1,957,595	1,896,264	88	872,785	1.16	9,918	250.96	115.51	46
2024	8,099	7,904	2,138,230	2,031,767	81	885,731	1.03	10,876	257.06	112.06	44
2025	11,598	9,317	2,926,902	2,437,837	82	945,644	0.88	11,546	261.65	101.49	39
Total	42,297	39,129	10,609,806	9,729,416	435	4,274,169	1.11	9,818	248.65	109.23	44
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	24,056	23,969	4,806,364	4,690,416	355	1,757,446	1.48	4,951	195.68	73.32	37
2022	23,950	23,991	4,971,410	4,876,747	381	2,365,091	1.59	6,208	203.27	98.58	48
2023	24,312	24,036	5,251,849	5,086,745	389	2,450,865	1.62	6,300	211.63	101.97	48
2024	24,634	24,526	5,599,400	5,420,315	344	2,437,078	1.40	7,091	221.00	99.37	45
2025	24,579	24,632	6,095,147	5,826,463	259	2,170,531	1.05	8,395	236.54	88.12	37
Total	121,531	121,155	26,724,170	25,900,686	1,727	11,181,011	1.43	6,473	213.78	92.29	43
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	103	89	8,785	7,618	0	0	0.00	0	85.37	0.00	0
2022	110	105	10,354	9,511	0	0	0.00	0	90.82	0.00	0
2023	112	106	11,575	10,455	0	0	0.00	0	98.74	0.00	0
2024	111	113	11,630	11,866	1	9,069	0.89	9,051	104.96	80.22	76
2025	108	113	14,214	12,819	0	0	0.00	0	113.78	0.00	0
Total	544	526	56,558	52,270	1	9,069	0.19	9,051	99.46	17.26	17
Total											
2021	33,198	32,655	30,116,861	29,533,978	1,285	13,938,716			904.43	426.85	47
2022	33,551	33,314	30,550,801	30,298,167	1,354	18,654,137			909.48	559.95	62
2023	34,460	33,919	33,470,664	31,809,572	1,334	20,664,656			937.82	609.24	65
2024	35,360	35,004	35,874,194	34,802,752	1,465	22,563,429			994.24	644.59	65
2025	36,338	35,785	38,859,109	37,042,557	1,199	22,887,107			1,035.13	639.57	62
Total	172,908	170,677	168,871,629	163,487,025	6,637	98,708,045			957.88	578.33	60

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Voitures de tourisme - Sauf exploitants agricoles

BY INDIVIDUAL TERRITORIES COMMERCIAL AUTOMOBILE

PAR LES TERRITOIRES INDIVIDUELS VEHICULES UTILITAIRES

Commercial Automobile

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	3,335	3,407	1,562,466	1,510,652	35	403,719	1.02	11,564	443.42	118.50	27
2022	3,715	4,255	1,893,228	1,913,408	18	2,052,085	0.42	114,405	449.67	482.26	107
2023	3,765	4,100	1,955,074	2,008,497	22	375,919	0.53	17,208	489.82	91.68	19
2024	4,096	3,934	2,213,887	2,083,860	25	555,691	0.64	22,082	529.74	141.26	27
2025	4,069	4,090	2,472,537	2,366,236	23	819,908	0.56	35,732	578.55	200.47	35
Total	18,980	19,786	10,097,192	9,882,653	123	4,207,322	0.62	34,260	499.47	212.64	43
Accident Benefits / Indemnités d'accident											
2021	3,315	3,386	54,270	55,216	1	8,389	0.03	8,389	16.31	2.48	15
2022	3,706	4,244	61,934	63,770	0	0	0.00	0	15.02	0.00	0
2023	3,774	4,107	65,271	66,686	0	7,020	0.00	0	16.24	1.71	11
2024	4,094	3,934	70,371	67,708	1	13,071	0.03	13,284	17.21	3.32	19
2025	4,060	4,085	70,663	70,097	3	50,778	0.07	18,006	17.16	12.43	72
Total	18,949	19,755	322,509	323,478	5	79,258	0.02	16,498	16.37	4.01	25
Underinsured Motorist / Automobiliste sous-assuré											
2021	3,191	3,190	76,560	79,199	0	0	0.00	0	24.83	0.00	0
2022	3,497	3,350	83,942	80,391	0	0	0.00	0	24.00	0.00	0
2023	3,490	3,511	88,414	86,789	0	0	0.00	0	24.72	0.00	0
2024	3,787	3,637	96,190	91,966	0	0	0.00	0	25.28	0.00	0
2025	3,753	3,785	98,023	97,089	0	0	0.00	0	25.65	0.00	0
Total	17,719	17,473	443,129	435,433	0	0	0.00	0	24.92	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	498	602	370,281	404,500	6	139,054	1.00	23,176	672.30	231.11	34
2022	620	583	457,801	422,019	9	244,879	1.54	27,209	724.34	420.30	58
2023	621	632	494,896	489,802	11	400,151	1.74	36,377	775.53	633.58	82
2024	687	656	546,480	534,066	12	265,883	1.82	22,268	813.61	405.05	50
2025	714	701	559,499	544,095	7	217,972	1.03	30,065	776.55	311.10	40
Total	3,140	3,173	2,428,957	2,394,483	45	1,267,940	1.42	28,058	754.66	399.61	53
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	179	163	78,481	76,273	1	2,232	0.61	2,232	468.20	13.70	3
2022	158	175	70,451	75,775	1	7,210	0.57	7,210	434.17	41.31	10
2023	162	157	74,375	70,633	0	2,993	0.00	0	451.21	19.12	4
2024	176	164	79,826	77,521	3	12,824	1.82	4,279	471.34	77.97	17
2025	155	177	74,799	79,465	3	24,412	1.47	9,364	448.47	137.77	31
Total	830	836	377,932	379,668	8	49,671	0.91	6,532	454.34	59.44	13
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	668	674	284,961	283,318	13	98,134	1.93	7,549	420.44	145.63	35
2022	713	691	320,846	301,793	11	115,137	1.59	10,467	436.88	166.67	38
2023	739	737	344,385	336,571	8	116,485	1.08	14,561	456.44	157.97	35
2024	794	758	374,777	359,214	14	272,418	1.85	19,478	473.96	359.44	76
2025	793	794	372,891	368,585	21	427,677	2.63	20,522	464.45	538.91	116
Total	3,707	3,654	1,697,860	1,649,481	67	1,029,852	1.83	15,411	451.48	281.88	62
Collision - All codes / Collision - Tous les codes											
2021	1,242	1,220	556,394	543,971	17	288,232	1.39	16,955	445.81	236.22	53
2022	1,301	1,275	586,175	568,555	15	171,410	1.18	11,427	446.07	134.48	30
2023	1,377	1,350	674,255	631,368	12	203,940	0.89	16,995	467.83	151.12	32
2024	1,528	1,439	746,395	712,542	22	447,017	1.53	20,339	495.19	310.66	63
2025	1,504	1,532	745,560	743,686	32	662,163	2.09	20,689	485.59	432.36	89
Total	6,953	6,815	3,308,779	3,200,122	98	1,772,762	1.44	18,092	469.58	260.13	55
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	84	96	16,504	18,949	0	0	0.00	0	197.90	0.00	0
2022	60	74	11,976	14,597	0	0	0.00	0	197.14	0.00	0
2023	47	54	10,670	11,498	2	29,653	3.68	14,826	211.43	545.26	258
2024	45	47	10,494	10,687	0	0	0.00	0	227.45	0.00	0
2025	43	44	9,379	9,513	1	10,853	2.32	10,734	218.30	249.03	114
Total	280	315	59,023	65,244	3	40,505	0.96	13,452	207.29	128.69	62

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Véhicules utilitaires

Commercial Automobile

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	926	888	194,589	185,323	8	106,165	0.90	13,271	208.62	119.51	57
2022	982	966	210,940	205,777	13	174,202	1.35	13,400	213.13	180.42	85
2023	997	994	217,686	213,546	4	23,461	0.40	5,865	214.89	23.61	11
2024	1,095	1,030	239,601	227,798	13	326,870	1.27	25,036	221.14	317.32	143
2025	1,006	1,069	226,112	233,908	6	99,475	0.58	16,049	218.73	93.02	43
Total	5,005	4,947	1,088,928	1,066,352	44	730,173	0.89	16,500	215.55	147.60	68
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	1,574	1,561	377,418	373,962	14	368,324	0.90	26,309	239.60	235.98	98
2022	1,647	1,627	399,658	394,380	16	492,955	0.98	30,810	242.46	303.07	125
2023	1,728	1,704	449,155	425,957	11	259,484	0.65	23,589	249.94	152.26	61
2024	1,920	1,801	496,934	468,786	21	591,845	1.17	28,060	260.25	328.57	126
2025	1,858	1,913	493,902	496,836	8	309,413	0.43	37,491	259.77	161.78	62
Total	8,726	8,605	2,217,067	2,159,920	70	2,022,021	0.82	28,744	250.99	234.97	94
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	19	22	4,257	3,956	0	0	0.00	0	179.24	0.00	0
2022	19	20	5,554	4,626	0	0	0.00	0	229.43	0.00	0
2023	21	22	4,476	5,681	0	0	0.00	0	259.58	0.00	0
2024	12	17	7,306	5,299	0	0	0.00	0	311.33	0.00	0
2025	12	13	2,283	5,637	0	0	0.00	0	438.18	0.00	0
Total	83	94	23,876	25,198	0	0	0.00	0	268.06	0.00	0
Total											
2021	3,335	3,407	3,001,646	2,971,457	73	1,207,717			872.20	354.50	41
2022	3,715	4,255	3,488,292	3,447,149	58	2,961,329			810.11	695.93	86
2023	3,765	4,100	3,731,541	3,714,779	56	1,246,513			905.94	303.99	34
2024	4,096	3,934	4,177,563	3,964,227	81	1,873,508			1,007.75	476.26	47
2025	4,069	4,090	4,442,467	4,323,675	73	2,060,234			1,057.16	503.74	48
Total	18,980	19,786	18,841,509	18,421,287	341	9,349,302			931.02	472.52	51

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Véhicules utilitaires

Commercial Automobile

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	1,939	1,829	667,091	552,398	1	20,685	0.05	20,747	302.08	11.31	4
2022	2,204	2,438	881,125	853,249	5	337,527	0.20	67,722	350.01	138.46	40
2023	2,212	2,375	914,723	914,877	6	452,927	0.25	75,969	385.23	190.71	50
2024	2,201	2,205	910,184	914,870	5	187,779	0.23	37,310	414.96	85.17	21
2025	2,250	2,272	934,048	997,560	1	21,381	0.05	20,114	439.01	9.41	2
Total	10,807	11,118	4,307,171	4,232,954	18	1,020,299	0.16	56,561	380.72	91.77	24
Accident Benefits / Indemnités d'accident											
2021	1,935	1,823	65,838	58,185	0	0	0.00	0	31.92	0.00	0
2022	2,200	2,434	76,392	74,261	0	0	0.00	0	30.51	0.00	0
2023	2,211	2,373	80,645	80,002	0	0	0.00	0	33.71	0.00	0
2024	2,202	2,206	82,601	81,867	2	30,825	0.09	15,775	37.12	13.98	38
2025	2,252	2,273	89,882	86,774	0	0	0.00	0	38.18	0.00	0
Total	10,800	11,108	395,358	381,089	2	30,825	0.02	15,775	34.31	2.77	8
Underinsured Motorist / Automobiliste sous-assuré											
2021	1,316	1,197	45,629	40,272	0	0	0.00	0	33.65	0.00	0
2022	1,506	1,365	52,553	46,723	0	0	0.00	0	34.24	0.00	0
2023	1,486	1,439	56,437	53,023	0	0	0.00	0	36.84	0.00	0
2024	1,505	1,493	55,600	56,918	0	0	0.00	0	38.13	0.00	0
2025	1,504	1,548	61,915	59,783	0	0	0.00	0	38.62	0.00	0
Total	7,317	7,041	272,134	256,719	0	0	0.00	0	36.46	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	656	434	139,079	105,518	1	33,306	0.23	33,306	243.05	76.72	32
2022	737	712	170,212	163,855	1	1,075	0.14	1,075	230.06	1.51	1
2023	804	768	202,158	185,867	1	44,576	0.13	44,576	241.89	58.01	24
2024	777	796	202,243	204,964	0	0	0.00	0	257.40	0.00	0
2025	826	803	263,387	218,899	1	7,282	0.12	7,461	272.73	9.07	3
Total	3,799	3,514	977,079	879,102	4	86,239	0.11	21,690	250.20	24.54	10
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	55	55	27,163	27,026	2	29,353	3.65	14,676	492.76	535.17	109
2022	54	55	23,252	25,724	0	0	0.00	0	471.95	0.00	0
2023	47	49	19,553	20,583	0	0	0.00	0	421.22	0.00	0
2024	43	46	15,827	18,931	0	0	0.00	0	415.57	0.00	0
2025	42	44	16,555	15,805	0	0	0.00	0	362.53	0.00	0
Total	241	247	102,350	108,069	2	29,353	0.81	14,676	436.87	118.66	27
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	169	179	61,654	62,076	0	0	0.00	0	347.63	0.00	0
2022	165	168	64,080	63,715	0	0	0.00	0	380.23	0.00	0
2023	119	149	54,508	59,962	1	20,193	0.67	20,193	403.28	135.81	34
2024	152	138	71,101	63,761	3	65,371	2.17	21,812	462.36	474.04	103
2025	132	142	63,964	67,882	0	0	0.00	0	477.42	0.00	0
Total	738	775	315,307	317,395	4	85,564	0.52	21,407	409.59	110.42	27
Collision - All codes / Collision - Tous les codes											
2021	416	386	186,650	165,559	2	29,353	0.52	14,676	428.94	76.05	18
2022	434	410	193,392	183,527	0	0	0.00	0	447.84	0.00	0
2023	387	404	196,297	188,720	1	20,193	0.25	20,193	467.05	49.97	11
2024	433	409	206,179	202,313	3	65,371	0.73	21,812	495.05	159.96	32
2025	434	445	237,447	228,076	1	40,724	0.20	46,863	512.67	91.54	18
Total	2,103	2,053	1,019,965	968,195	7	155,640	0.33	22,668	471.51	75.80	16
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	4	4	1,232	1,457	0	0	0.00	0	363.38	0.00	0
2022	5	4	1,599	1,378	0	0	0.00	0	332.71	0.00	0
2023	2	3	764	960	0	0	0.00	0	315.00	0.00	0
2024	2	2	730	761	0	0	0.00	0	380.56	0.00	0
2025	2	2	445	706	0	0	0.00	0	352.90	0.00	0
Total	15	15	4,770	5,262	0	0	0.00	0	346.20	0.00	0

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Véhicules utilitaires

Commercial Automobile

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	229	211	53,504	48,048	1	16,635	0.47	16,635	227.69	78.83	35
2022	235	225	53,601	51,097	1	3,923	0.44	3,923	226.71	17.40	8
2023	146	198	30,128	42,499	0	0	0.00	0	215.01	0.00	0
2024	145	145	33,492	32,367	1	12,865	0.70	12,776	223.50	88.84	40
2025	152	151	33,519	33,034	0	0	0.00	0	218.96	0.00	0
Total	907	930	204,244	207,044	3	33,423	0.32	11,115	222.69	35.95	16
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	558	525	146,580	134,218	1	16,635	0.19	16,635	255.56	31.67	12
2022	620	573	165,627	150,670	1	3,923	0.17	3,923	262.82	6.84	3
2023	567	590	162,387	158,515	0	0	0.00	0	268.55	0.00	0
2024	600	580	166,470	165,982	3	200,117	0.52	66,352	286.10	344.94	121
2025	627	630	179,776	174,761	1	4,841	0.17	4,637	277.51	7.69	3
Total	2,973	2,899	820,840	784,147	6	225,515	0.21	37,214	270.52	77.80	29
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	4	4	399	430	0	0	0.00	0	99.62	0.00	0
2022	4	4	539	515	0	0	0.00	0	120.83	0.00	0
2023	3	4	317	430	0	0	0.00	0	116.27	0.00	0
2024	3	3	291	299	0	0	0.00	0	99.62	0.00	0
2025	3	3	260	272	0	0	0.00	0	90.68	0.00	0
Total	17	18	1,806	1,946	0	0	0.00	0	106.46	0.00	0
Total											
2021	1,939	1,829	1,251,266	1,056,578	5	99,979			577.79	54.67	9
2022	2,204	2,438	1,539,840	1,472,800	7	342,525			604.15	140.51	23
2023	2,212	2,375	1,612,964	1,581,433	8	517,696			665.90	217.99	33
2024	2,201	2,205	1,623,568	1,627,214	13	484,091			738.05	219.57	30
2025	2,250	2,272	1,766,715	1,766,125	4	74,228			777.24	32.67	4
Total	10,807	11,118	7,794,353	7,504,151	37	1,518,518			674.93	136.58	20

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Véhicules utilitaires

Commercial Automobile

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	4,766	4,673	2,269,980	2,093,637	37	477,606	0.79	12,940	448.05	102.21	23
2022	4,940	4,869	2,557,038	2,408,470	38	774,676	0.78	20,461	494.69	159.12	32
2023	4,922	5,004	2,632,135	2,683,245	38	1,174,794	0.75	31,130	536.17	234.75	44
2024	5,209	5,106	3,309,969	2,856,143	32	945,940	0.63	29,316	559.33	185.25	33
2025	5,224	5,219	3,158,350	3,227,908	33	3,074,872	0.64	92,461	618.47	589.15	95
Total	25,062	24,871	13,927,472	13,269,403	178	6,447,888	0.72	36,218	533.52	259.25	49
Accident Benefits / Indemnités d'accident											
2021	4,758	4,664	81,870	83,478	5	67,856	0.11	13,571	17.90	14.55	81
2022	4,927	4,861	80,739	75,557	1	2,849	0.02	2,849	15.54	0.59	4
2023	4,922	4,996	84,070	84,474	4	4,066	0.08	1,024	16.91	0.81	5
2024	5,196	5,107	93,647	87,678	3	670,971	0.06	228,377	17.17	131.37	765
2025	5,210	5,196	94,319	94,856	1	3,070	0.02	3,389	18.26	0.59	3
Total	25,014	24,825	434,645	426,043	14	748,812	0.06	54,199	17.16	30.16	176
Underinsured Motorist / Automobiliste sous-assuré											
2021	4,630	4,522	127,651	127,475	0	0	0.00	0	28.19	0.00	0
2022	4,722	4,702	130,323	129,823	0	0	0.00	0	27.61	0.00	0
2023	4,715	4,776	131,489	133,255	0	0	0.00	0	27.90	0.00	0
2024	4,953	4,890	139,793	135,967	0	0	0.00	0	27.80	0.00	0
2025	4,965	4,949	141,959	140,742	0	0	0.00	0	28.44	0.00	0
Total	23,985	23,839	671,215	667,262	0	0	0.00	0	27.99	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	475	461	351,875	340,941	4	227,043	0.87	56,761	739.66	492.56	67
2022	502	495	447,057	398,675	9	315,480	1.82	35,053	804.70	636.77	79
2023	436	525	502,836	524,350	7	328,523	1.33	46,932	998.10	625.34	63
2024	620	553	574,987	541,428	7	208,915	1.26	29,952	979.01	377.76	39
2025	623	596	596,428	567,141	6	46,810	0.94	8,393	951.07	78.50	8
Total	2,657	2,631	2,473,183	2,372,534	33	1,126,771	1.24	34,614	901.73	428.25	47
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	746	761	431,401	437,285	9	114,454	1.18	12,717	574.83	150.45	26
2022	712	733	412,476	420,856	6	41,482	0.82	6,914	574.05	56.58	10
2023	683	691	404,275	405,181	12	116,449	1.74	9,704	586.48	168.56	29
2024	600	651	376,126	403,957	5	69,743	0.77	13,963	620.13	107.06	17
2025	537	564	315,221	338,173	10	89,604	1.69	9,382	599.66	158.89	26
Total	3,279	3,400	1,939,499	2,005,452	42	431,732	1.22	10,392	589.83	126.98	22
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	914	877	495,492	478,197	13	329,054	1.48	25,312	545.55	375.40	69
2022	995	964	562,964	533,831	12	157,379	1.24	13,115	553.57	163.20	29
2023	1,054	1,032	616,832	596,737	17	286,041	1.65	16,826	578.26	277.19	48
2024	1,142	1,095	666,147	641,167	11	244,969	1.00	22,292	585.46	223.68	38
2025	1,179	1,145	717,001	681,957	16	258,211	1.42	15,891	595.53	225.49	38
Total	5,285	5,113	3,058,436	2,931,889	69	1,275,654	1.35	18,424	573.41	249.49	44
Collision - All codes / Collision - Tous les codes											
2021	2,101	2,051	1,330,479	1,270,598	27	655,511	1.32	24,278	619.48	319.60	52
2022	2,205	2,161	1,464,507	1,392,717	25	387,268	1.16	15,491	644.35	179.17	28
2023	2,328	2,266	1,592,180	1,540,186	40	845,647	1.77	21,141	679.81	373.25	55
2024	2,453	2,411	1,776,869	1,710,959	22	512,815	0.91	23,333	709.79	212.74	30
2025	2,421	2,408	1,694,811	1,694,162	39	523,989	1.62	13,411	703.55	217.60	31
Total	11,507	11,297	7,858,846	7,608,622	153	2,925,230	1.35	19,113	673.53	258.95	38
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	500	542	85,459	90,587	4	131,467	0.74	32,867	167.26	242.75	145
2022	471	480	92,017	87,487	3	14,642	0.63	4,881	182.44	30.53	17
2023	415	444	79,100	87,905	4	55,170	0.90	13,793	197.89	124.20	63
2024	261	359	48,355	67,477	1	27,639	0.28	27,583	187.88	76.96	41
2025	93	146	15,997	26,565	0	0	0.00	0	181.39	0.00	0
Total	1,741	1,971	320,928	360,022	12	228,918	0.61	19,073	182.67	116.15	64

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Véhicules utilitaires

Commercial Automobile

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	1,894	1,843	331,611	313,478	7	109,484	0.38	15,641	170.10	59.41	35
2022	1,932	1,916	370,202	349,532	12	131,205	0.63	10,934	182.44	68.48	38
2023	1,987	1,951	393,719	383,969	8	146,983	0.41	18,373	196.77	75.32	38
2024	2,070	2,037	429,627	414,837	8	163,646	0.39	20,402	203.66	80.34	39
2025	2,171	2,157	457,112	446,832	18	242,687	0.86	13,122	207.15	112.51	54
Total	10,054	9,904	1,982,271	1,908,649	54	794,005	0.54	14,837	192.72	80.17	42
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	3,249	3,170	620,141	588,066	12	244,379	0.38	20,365	185.48	77.08	42
2022	3,336	3,283	727,316	662,196	23	460,713	0.70	20,031	201.68	140.32	70
2023	3,485	3,411	777,069	770,221	17	331,671	0.50	19,510	225.82	97.24	43
2024	3,540	3,534	843,386	815,507	15	252,936	0.43	16,795	230.77	71.58	31
2025	3,524	3,559	853,326	846,584	23	326,738	0.64	14,433	237.85	91.80	39
Total	17,134	16,958	3,821,238	3,682,574	90	1,616,437	0.53	18,021	217.16	95.32	44
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	22	31	5,428	5,501	0	0	0.00	0	178.71	0.00	0
2022	19	22	5,869	5,757	0	0	0.00	0	264.41	0.00	0
2023	21	20	5,350	5,491	0	0	0.00	0	269.59	0.00	0
2024	22	21	5,063	5,199	0	0	0.00	0	249.01	0.00	0
2025	25	22	3,914	4,091	0	0	0.00	0	185.10	0.00	0
Total	110	116	25,624	26,038	0	0	0.00	0	224.66	0.00	0
Total											
2021	4,766	4,673	4,787,424	4,509,694	85	1,672,396			965.09	357.90	37
2022	4,940	4,869	5,412,849	5,073,195	96	1,940,985			1,042.02	398.67	38
2023	4,922	5,004	5,725,129	5,741,221	106	2,684,700			1,147.21	536.46	47
2024	5,209	5,106	6,743,714	6,152,882	79	2,591,578			1,204.95	507.52	42
2025	5,224	5,219	6,543,107	6,575,485	101	3,975,480			1,259.87	761.71	60
Total	25,062	24,871	29,212,223	28,052,476	467	12,865,139			1,127.90	517.27	46

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Véhicules utilitaires

BY INDIVIDUAL TERRITORIES ALL-TERRAIN VEHICLES

PAR LES TERRITOIRES INDIVIDUELS VEHICULES TOUT-TERRAIN

All Terrain Vehicles

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	1,099	1,092	116,443	115,610	2	15,462	0.18	7,747	105.90	14.16	13
2022	1,040	1,063	110,948	112,818	1	7,978	0.09	8,002	106.09	7.50	7
2023	990	1,004	104,414	106,367	1	8,333	0.10	8,375	105.97	8.30	8
2024	1,058	1,030	114,090	110,799	0	0	0.00	0	107.57	0.00	0
2025	1,051	1,049	115,266	114,736	0	0	0.00	0	109.37	0.00	0
Total	5,238	5,238	561,161	560,330	4	31,773	0.08	7,967	106.97	6.07	6
Accident Benefits / Indemnités d'accident											
2021	1,100	1,091	21,460	21,415	0	0	0.00	0	19.63	0.00	0
2022	1,038	1,064	19,924	20,626	1	252	0.09	252	19.38	0.24	1
2023	990	1,002	18,850	19,088	0	0	0.00	0	19.04	0.00	0
2024	1,058	1,030	20,831	20,091	0	0	0.00	0	19.51	0.00	0
2025	1,049	1,048	20,923	20,798	0	0	0.00	0	19.84	0.00	0
Total	5,236	5,236	101,988	102,017	1	252	0.02	252	19.48	0.05	0
Underinsured Motorist / Automobiliste sous-assuré											
2021	1,021	1,011	27,050	26,648	0	0	0.00	0	26.37	0.00	0
2022	967	990	25,580	26,190	0	0	0.00	0	26.44	0.00	0
2023	927	932	25,475	25,035	0	0	0.00	0	26.85	0.00	0
2024	980	960	26,392	26,312	0	0	0.00	0	27.41	0.00	0
2025	958	963	25,732	25,831	0	0	0.00	0	26.82	0.00	0
Total	4,853	4,857	130,229	130,017	0	0	0.00	0	26.77	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	52	51	10,771	10,639	1	23,523	1.97	23,523	209.10	462.33	221
2022	55	55	13,031	12,235	1	13,838	1.80	13,838	220.77	249.70	113
2023	77	64	16,964	14,453	0	0	0.00	0	224.75	0.00	0
2024	69	71	16,146	16,584	1	13,897	1.39	13,995	232.70	195.00	84
2025	71	68	16,638	15,962	0	0	0.00	0	234.54	0.00	0
Total	324	310	73,550	69,873	3	51,259	0.97	17,126	225.45	165.39	73
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	223	224	27,582	28,107	0	0	0.00	0	125.28	0.00	0
2022	235	233	30,024	29,172	1	5,791	0.43	5,791	125.44	24.90	20
2023	241	235	32,114	30,823	0	0	0.00	0	131.13	0.00	0
2024	265	253	37,028	34,307	0	0	0.00	0	135.77	0.00	0
2025	241	257	33,513	36,156	1	6,795	0.34	7,819	140.49	26.40	19
Total	1,206	1,202	160,261	158,565	2	12,586	0.16	6,734	131.92	10.47	8
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	78	78	10,214	9,845	1	5,686	1.28	5,686	126.30	72.94	58
2022	70	73	8,753	9,272	0	0	0.00	0	126.83	0.00	0
2023	60	62	7,945	8,154	0	0	0.00	0	130.99	0.00	0
2024	87	74	11,870	10,145	1	9,270	1.35	9,279	137.53	125.66	91
2025	96	91	13,551	12,665	0	0	0.00	0	139.03	0.00	0
Total	390	378	52,333	50,081	2	14,955	0.53	7,481	132.43	39.55	30
Collision - All codes / Collision - Tous les codes											
2021	387	388	49,015	48,798	1	5,686	0.26	5,686	125.80	14.66	12
2022	386	389	49,811	49,297	1	5,791	0.26	5,791	126.84	14.90	12
2023	371	375	50,025	49,823	0	0	0.00	0	132.74	0.00	0
2024	426	400	60,113	55,711	2	20,472	0.50	10,246	139.17	51.14	37
2025	422	426	60,591	60,848	1	6,795	0.20	7,819	142.88	15.96	11
Total	1,992	1,978	269,555	264,477	5	38,744	0.25	7,961	133.71	19.59	15
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	251	250	20,410	19,849	0	0	0.00	0	79.40	0.00	0
2022	236	245	19,769	20,356	1	859	0.41	859	82.94	3.50	4
2023	218	227	18,136	19,154	2	17,238	0.88	8,619	84.23	75.81	90
2024	213	218	18,655	18,537	0	0	0.00	0	85.10	0.00	0
2025	196	200	17,429	17,627	0	0	0.00	0	88.08	0.00	0
Total	1,115	1,141	94,399	95,523	3	18,098	0.26	6,033	83.74	15.86	19

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Véhicules tout terrain

All Terrain Vehicles

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	348	354	29,453	29,679	0	0	0.00	0	83.85	0.00	0
2022	348	346	29,148	28,493	5	40,582	1.45	8,116	82.45	117.43	142
2023	347	339	30,466	29,160	1	41,086	0.30	41,086	86.04	121.23	141
2024	393	372	35,147	32,688	0	0	0.00	0	87.80	0.00	0
2025	367	386	34,523	35,428	1	12,395	0.26	12,260	91.85	32.14	35
Total	1,804	1,796	158,737	155,448	7	94,063	0.39	13,417	86.53	52.36	61
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	717	723	58,552	58,245	0	0	0.00	0	80.58	0.00	0
2022	680	698	56,469	57,153	7	45,341	1.00	6,477	81.83	64.92	79
2023	658	660	55,786	55,618	4	63,012	0.61	15,753	84.28	95.48	113
2024	719	694	65,301	61,308	0	0	0.00	0	88.38	0.00	0
2025	691	704	64,046	64,511	1	12,395	0.14	12,260	91.59	17.60	19
Total	3,464	3,479	300,154	296,836	12	120,748	0.35	10,053	85.32	34.70	41
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	16	17	700	751	0	0	0.00	0	44.02	0.00	0
2022	13	14	614	637	0	0	0.00	0	44.63	0.00	0
2023	14	14	733	679	0	0	0.00	0	49.02	0.00	0
2024	8	11	657	748	0	0	0.00	0	66.93	0.00	0
2025	10	10	568	663	0	0	0.00	0	63.44	0.00	0
Total	61	67	3,272	3,477	0	0	0.00	0	52.05	0.00	0
Total											
2021	1,099	1,092	283,991	282,107	4	44,671			258.42	40.92	16
2022	1,040	1,063	276,377	278,955	11	73,200			262.31	68.83	26
2023	990	1,004	272,247	271,062	5	71,345			270.05	71.08	26
2024	1,058	1,030	303,530	291,554	3	34,370			283.06	33.37	12
2025	1,051	1,049	303,764	303,349	2	19,190			289.15	18.29	6
Total	5,238	5,238	1,439,909	1,427,028	25	242,775			272.44	46.35	17

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Véhicules tout terrain

All Terrain Vehicles

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	1,016	1,018	102,220	102,428	0	0	0.00	0	100.62	0.00	0
2022	1,011	1,010	100,163	100,659	1	621	0.10	623	99.68	0.62	1
2023	1,008	1,011	100,704	100,776	0	0	0.00	0	99.70	0.00	0
2024	977	988	98,999	98,973	0	0	0.00	0	100.22	0.00	0
2025	946	965	95,642	97,752	0	0	0.00	0	101.34	0.00	0
Total	4,959	4,991	497,728	500,588	1	621	0.02	623	100.30	0.12	0
Accident Benefits / Indemnités d'accident											
2021	1,017	1,019	23,331	23,406	0	0	0.00	0	22.96	0.00	0
2022	1,012	1,011	23,870	23,569	0	0	0.00	0	23.31	0.00	0
2023	1,008	1,011	24,112	23,984	0	0	0.00	0	23.72	0.00	0
2024	976	987	23,646	23,964	1	26,351	0.10	26,780	24.27	26.69	110
2025	945	964	23,311	23,534	0	0	0.00	0	24.42	0.00	0
Total	4,958	4,993	118,270	118,457	1	26,351	0.02	26,780	23.73	5.28	22
Underinsured Motorist / Automobiliste sous-assuré											
2021	946	956	21,468	21,910	0	0	0.00	0	22.91	0.00	0
2022	942	940	20,506	20,745	0	0	0.00	0	22.06	0.00	0
2023	930	935	20,402	20,355	0	0	0.00	0	21.77	0.00	0
2024	893	909	20,036	20,149	0	0	0.00	0	22.18	0.00	0
2025	864	879	19,713	19,834	0	0	0.00	0	22.57	0.00	0
Total	4,576	4,619	102,125	102,993	0	0	0.00	0	22.30	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	45	37	7,226	6,283	0	0	0.00	0	168.15	0.00	0
2022	55	50	8,931	7,884	0	0	0.00	0	158.15	0.00	0
2023	62	58	10,824	9,840	0	0	0.00	0	169.24	0.00	0
2024	70	65	12,851	11,792	0	0	0.00	0	180.34	0.00	0
2025	69	66	13,118	12,131	0	0	0.00	0	184.83	0.00	0
Total	301	276	52,950	47,930	0	0	0.00	0	173.42	0.00	0
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	295	289	36,506	35,940	0	0	0.00	0	124.18	0.00	0
2022	286	290	36,093	36,509	0	0	0.00	0	125.70	0.00	0
2023	287	296	36,495	37,381	2	14,000	0.68	7,000	126.39	47.34	37
2024	266	276	34,687	35,574	1	5,041	0.36	5,046	129.11	18.29	14
2025	257	262	34,123	34,227	0	0	0.00	0	130.83	0.00	0
Total	1,391	1,413	177,904	179,630	3	19,040	0.21	6,349	127.15	13.48	11
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	57	51	7,720	6,765	0	0	0.00	0	132.81	0.00	0
2022	55	56	7,503	7,600	0	0	0.00	0	135.91	0.00	0
2023	52	54	7,112	7,205	0	0	0.00	0	134.36	0.00	0
2024	57	54	7,019	6,997	0	0	0.00	0	129.56	0.00	0
2025	62	60	7,548	7,418	0	0	0.00	0	123.05	0.00	0
Total	283	275	36,902	35,986	0	0	0.00	0	130.96	0.00	0
Collision - All codes / Collision - Tous les codes											
2021	464	445	58,431	55,559	0	0	0.00	0	124.76	0.00	0
2022	452	458	57,510	58,262	0	0	0.00	0	127.18	0.00	0
2023	441	453	56,576	57,515	2	14,000	0.44	7,000	126.99	30.91	24
2024	421	429	54,701	55,420	1	5,041	0.23	5,046	129.25	11.76	9
2025	421	427	55,083	55,393	0	0	0.00	0	129.85	0.00	0
Total	2,199	2,212	282,301	282,149	3	19,040	0.14	6,349	127.57	8.61	7
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	120	115	7,263	6,753	0	0	0.00	0	58.97	0.00	0
2022	114	117	7,347	7,303	0	0	0.00	0	62.24	0.00	0
2023	103	107	6,609	6,872	0	0	0.00	0	64.24	0.00	0
2024	98	100	7,130	6,850	0	0	0.00	0	68.47	0.00	0
2025	99	99	6,827	6,850	1	12,218	1.02	12,085	69.40	123.79	178
Total	534	538	35,176	34,629	1	12,218	0.19	12,085	64.42	22.73	35

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Véhicules tout terrain

All Terrain Vehicles

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	349	348	24,841	24,581	1	14,197	0.29	14,197	70.73	40.85	58
2022	344	346	24,711	24,812	0	0	0.00	0	71.71	0.00	0
2023	344	352	24,767	25,291	3	7,099	0.85	2,366	71.81	20.16	28
2024	331	334	24,202	24,300	0	0	0.00	0	72.67	0.00	0
2025	322	326	23,780	23,853	2	23,995	0.62	11,867	73.06	73.49	101
Total	1,690	1,707	122,301	122,837	6	45,290	0.35	7,521	71.98	26.54	37
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	578	566	40,367	38,983	1	14,197	0.18	14,197	68.89	25.09	36
2022	570	574	40,428	40,528	0	0	0.00	0	70.56	0.00	0
2023	550	566	38,913	39,892	3	7,099	0.53	2,366	70.54	12.55	18
2024	531	534	39,841	38,640	0	0	0.00	0	72.33	0.00	0
2025	519	527	38,719	39,295	5	47,756	0.96	9,447	74.58	90.64	122
Total	2,747	2,767	198,268	197,337	9	69,051	0.33	7,626	71.32	24.96	35
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	3	3	144	148	0	0	0.00	0	49.34	0.00	0
2022	3	4	103	153	0	0	0.00	0	40.27	0.00	0
2023	3	3	87	91	0	0	0.00	0	29.60	0.00	0
2024	2	2	88	90	0	0	0.00	0	42.45	0.00	0
2025	1	2	64	84	0	0	0.00	0	47.78	0.00	0
Total	12	14	486	566	0	0	0.00	0	41.16	0.00	0
Total											
2021	1,016	1,018	253,187	248,716	1	14,197			244.33	13.95	6
2022	1,011	1,010	251,511	251,798	1	621			249.34	0.62	0
2023	1,008	1,011	251,618	252,454	5	21,098			249.75	20.87	8
2024	977	988	250,162	249,027	2	31,392			252.15	31.79	13
2025	946	965	245,650	248,023	5	47,756			257.14	49.51	19
Total	4,959	4,991	1,252,128	1,250,019	14	115,064			250.47	23.06	9

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Véhicules tout terrain

All Terrain Vehicles

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	1,739	1,730	170,380	170,752	1	6,605	0.06	6,624	98.70	3.82	4
2022	1,717	1,720	167,698	168,041	0	0	0.00	0	97.68	0.00	0
2023	1,787	1,753	176,596	172,038	1	16,393	0.06	16,542	98.16	9.35	10
2024	1,802	1,794	179,261	178,011	0	0	0.00	0	99.25	0.00	0
2025	1,806	1,801	183,026	180,426	0	0	0.00	0	100.19	0.00	0
Total	8,852	8,797	876,961	869,269	2	22,998	0.02	11,568	98.81	2.61	3
Accident Benefits / Indemnités d'accident											
2021	1,737	1,729	40,461	40,189	0	0	0.00	0	23.25	0.00	0
2022	1,714	1,719	39,710	39,719	0	427	0.00	0	23.11	0.25	1
2023	1,786	1,750	41,383	40,539	2	24,979	0.11	12,578	23.17	14.28	62
2024	1,802	1,792	41,465	41,263	0	0	0.00	0	23.02	0.00	0
2025	1,806	1,801	41,201	41,330	0	0	0.00	0	22.95	0.00	0
Total	8,845	8,791	204,220	203,039	2	25,406	0.02	12,792	23.10	2.89	13
Underinsured Motorist / Automobiliste sous-assuré											
2021	1,689	1,665	38,545	38,480	0	0	0.00	0	23.11	0.00	0
2022	1,662	1,667	37,329	37,536	0	0	0.00	0	22.51	0.00	0
2023	1,725	1,694	39,185	38,312	0	0	0.00	0	22.62	0.00	0
2024	1,714	1,719	38,770	39,068	0	0	0.00	0	22.73	0.00	0
2025	1,691	1,701	38,848	38,795	0	0	0.00	0	22.80	0.00	0
Total	8,482	8,447	192,677	192,191	0	0	0.00	0	22.75	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	178	184	40,079	41,258	1	3,770	0.54	3,770	224.23	20.49	9
2022	178	175	39,847	39,140	3	34,420	1.72	11,473	224.12	197.09	88
2023	194	186	44,859	42,260	0	0	0.00	0	226.69	0.00	0
2024	193	190	46,251	44,643	0	0	0.00	0	234.64	0.00	0
2025	203	199	50,179	48,577	1	14,066	0.49	14,412	244.16	70.70	29
Total	947	934	221,215	215,878	5	52,256	0.53	10,502	231.07	55.93	24
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	347	322	37,268	34,308	0	0	0.00	0	106.68	0.00	0
2022	360	353	39,076	38,213	1	2,695	0.28	2,695	108.26	7.64	7
2023	398	378	43,698	41,155	2	25,711	0.53	12,856	108.82	67.98	62
2024	417	407	46,460	45,159	1	15,611	0.25	15,627	111.05	38.39	35
2025	417	419	46,851	46,770	1	2,407	0.24	2,426	111.73	5.75	5
Total	1,939	1,878	213,353	205,605	5	46,424	0.27	9,302	109.48	24.72	23
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	104	103	11,180	11,182	1	1,013	0.97	1,013	108.47	9.82	9
2022	116	110	12,881	12,011	1	18,248	0.91	18,248	109.68	166.63	152
2023	121	117	13,881	13,232	1	14,251	0.85	14,251	113.01	121.71	108
2024	112	115	13,261	13,283	0	0	0.00	0	115.31	0.00	0
2025	111	109	13,237	12,906	0	0	0.00	0	118.61	0.00	0
Total	565	554	64,440	62,615	3	33,512	0.54	11,171	113.08	60.52	54
Collision - All codes / Collision - Tous les codes											
2021	565	545	60,764	58,189	1	1,013	0.18	1,013	106.75	1.86	2
2022	578	570	62,886	61,607	2	20,943	0.35	10,471	108.10	36.75	34
2023	620	597	68,545	65,349	3	39,962	0.50	13,321	109.51	66.97	61
2024	635	624	71,925	69,875	1	15,611	0.16	15,627	111.98	25.02	22
2025	642	635	73,472	72,306	1	2,407	0.16	2,426	113.90	3.79	3
Total	3,040	2,971	337,592	327,325	8	79,936	0.27	10,003	110.19	26.91	24
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	229	241	18,882	20,069	1	8,305	0.42	8,305	83.39	34.51	41
2022	226	228	18,427	18,347	0	0	0.00	0	80.43	0.00	0
2023	255	237	22,724	20,019	1	4,962	0.42	4,962	84.33	20.90	25
2024	283	269	26,850	24,726	0	0	0.00	0	92.03	0.00	0
2025	281	281	27,091	26,928	0	0	0.00	0	95.81	0.00	0
Total	1,275	1,256	113,974	110,090	2	13,267	0.16	6,634	87.66	10.56	12

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Véhicules tout terrain

All Terrain Vehicles

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	539	510	43,397	40,906	1	4,063	0.20	4,063	80.22	7.97	10
2022	552	543	45,295	44,268	0	0	0.00	0	81.51	0.00	0
2023	588	573	48,192	47,393	0	100	0.00	0	82.66	0.17	0
2024	572	581	46,243	46,979	1	4,994	0.17	4,959	80.88	8.60	11
2025	575	578	47,698	46,943	0	0	0.00	0	81.28	0.00	0
Total	2,826	2,785	230,825	226,489	2	9,157	0.07	4,562	81.33	3.29	4
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	1,005	998	77,416	76,896	2	12,367	0.20	6,184	77.05	12.39	16
2022	1,014	1,003	79,085	77,788	1	492	0.10	492	77.57	0.49	1
2023	1,073	1,043	86,616	82,557	1	5,062	0.10	5,062	79.18	4.85	6
2024	1,072	1,071	88,002	86,950	1	4,994	0.09	4,959	81.20	4.66	6
2025	1,075	1,074	89,805	88,677	0	0	0.00	0	82.55	0.00	0
Total	5,238	5,189	420,924	412,868	5	22,916	0.10	4,577	79.57	4.42	6
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	204	207	9,166	9,216	0	0	0.00	0	44.61	0.00	0
2022	185	193	8,400	8,759	0	0	0.00	0	45.39	0.00	0
2023	190	190	8,988	8,767	0	0	0.00	0	46.18	0.00	0
2024	182	187	8,712	8,853	0	0	0.00	0	47.38	0.00	0
2025	162	171	8,131	8,407	1	10,147	0.59	10,066	49.21	59.40	121
Total	923	947	43,397	44,002	1	10,147	0.11	10,066	46.46	10.71	23
Total											
2021	1,739	1,730	436,811	434,979	5	23,755			251.42	13.73	5
2022	1,717	1,720	434,955	432,591	6	56,281			251.46	32.72	13
2023	1,787	1,753	466,172	449,822	7	86,397			256.66	49.30	19
2024	1,802	1,794	474,386	468,662	2	20,605			261.31	11.49	4
2025	1,806	1,801	484,662	478,518	3	26,620			265.71	14.78	6
Total	8,852	8,797	2,296,986	2,264,572	23	213,658			257.41	24.29	9

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Véhicules tout terrain

BY INDIVIDUAL TERRITORIES PRIVATE PASSENGER MOTORCYCLES

PAR LES TERRITOIRES INDIVIDUELS MOTOCYCLETTES DE TOURISME

Motorcycles -IR

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	989	975	95,412	93,236	1	6,468	0.10	6,487	95.67	6.64	7
2022	970	972	93,359	94,076	1	1,841	0.10	1,848	96.79	1.89	2
2023	960	952	93,323	92,193	0	0	0.00	0	96.88	0.00	0
2024	960	963	94,250	94,211	0	0	0.00	0	97.79	0.00	0
2025	970	961	96,344	95,000	0	0	0.00	0	98.83	0.00	0
Total	4,850	4,823	472,688	468,716	2	8,309	0.04	4,169	97.19	1.72	2
Accident Benefits / Indemnités d'accident											
2021	989	974	58,877	57,963	3	57,184	0.31	19,061	59.54	58.74	99
2022	971	974	59,331	58,869	1	1,308	0.10	1,308	60.47	1.34	2
2023	960	952	57,552	57,691	0	0	0.00	0	60.63	0.00	0
2024	959	962	59,115	58,876	0	0	0.00	0	61.19	0.00	0
2025	971	961	60,550	59,468	1	24,182	0.09	26,691	61.86	25.15	41
Total	4,850	4,822	295,425	292,867	5	82,675	0.10	16,852	60.73	17.14	28
Underinsured Motorist / Automobiliste sous-assuré											
2021	948	930	39,515	38,539	0	0	0.00	0	41.43	0.00	0
2022	929	932	34,101	36,107	1	11	0.08	16	38.75	0.01	0
2023	905	905	34,509	33,983	0	0	0.00	0	37.53	0.00	0
2024	903	907	34,839	34,971	0	0	0.00	0	38.55	0.00	0
2025	900	897	34,328	34,255	0	0	0.00	0	38.21	0.00	0
Total	4,585	4,571	177,292	177,854	1	11	0.02	16	38.91	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	37	32	10,943	9,908	0	0	0.00	0	305.40	0.00	0
2022	43	40	12,537	11,689	2	17,262	5.04	8,631	294.29	434.62	148
2023	47	45	14,022	13,210	0	0	0.00	0	290.32	0.00	0
2024	53	49	16,038	14,986	0	0	0.00	0	306.78	0.00	0
2025	58	54	16,123	15,202	0	0	0.00	0	283.19	0.00	0
Total	237	220	69,663	64,995	2	17,262	0.91	8,631	295.17	78.40	27
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	149	150	28,702	30,049	0	0	0.00	0	200.58	0.00	0
2022	145	143	28,480	27,656	0	0	0.00	0	193.63	0.00	0
2023	140	139	29,950	28,652	1	14,541	0.72	14,541	205.42	104.26	51
2024	142	139	29,635	29,786	0	0	0.00	0	214.00	0.00	0
2025	142	141	30,769	29,682	0	0	0.00	0	210.14	0.00	0
Total	717	713	147,536	145,824	1	14,541	0.14	14,541	204.65	20.41	10
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	86	84	21,420	21,722	0	0	0.00	0	259.19	0.00	0
2022	81	83	19,028	20,062	0	0	0.00	0	242.15	0.00	0
2023	86	82	21,493	20,618	0	0	0.00	0	250.61	0.00	0
2024	94	91	25,224	23,365	0	0	0.00	0	256.74	0.00	0
2025	90	89	24,748	23,772	0	0	0.00	0	268.52	0.00	0
Total	437	428	111,913	109,539	0	0	0.00	0	255.65	0.00	0
Collision - All codes / Collision - Tous les codes											
2021	269	267	56,203	58,138	1	1,075	0.37	1,075	217.92	4.03	2
2022	260	261	53,643	54,006	0	0	0.00	0	207.16	0.00	0
2023	265	259	59,074	56,467	2	18,450	0.77	9,225	218.07	71.25	33
2024	274	270	63,646	61,448	0	5,921	0.00	0	227.74	21.94	10
2025	274	270	63,680	61,922	0	0	0.00	0	229.76	0.00	0
Total	1,342	1,326	296,246	291,981	3	25,446	0.23	8,482	220.24	19.19	9
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	111	109	14,309	13,671	0	0	0.00	0	125.75	0.00	0
2022	100	106	12,294	13,251	1	7,183	0.94	7,183	124.83	67.66	54
2023	97	97	14,895	13,213	2	17,181	2.06	8,590	136.23	177.14	130
2024	93	96	14,047	14,762	0	0	0.00	0	154.23	0.00	0
2025	100	98	16,410	15,784	0	0	0.00	0	161.00	0.00	0
Total	501	506	71,955	70,680	3	24,364	0.59	8,121	139.79	48.19	34

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Motocyclettes – tarifées individuellement

Motorcycles -IR

Northwest Territories

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	208	205	39,491	40,311	1	8,919	0.49	8,919	196.77	43.53	22
2022	208	205	38,603	38,478	0	0	0.00	0	187.65	0.00	0
2023	197	200	40,470	39,576	2	18,484	1.00	9,242	197.73	92.35	47
2024	197	198	37,470	38,541	0	0	0.00	0	195.13	0.00	0
2025	200	197	36,080	36,392	0	0	0.00	0	184.37	0.00	0
Total	1,010	1,005	192,114	193,297	3	27,403	0.30	9,134	192.34	27.27	14
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	401	393	81,404	83,089	1	8,919	0.25	8,919	211.19	22.67	11
2022	388	392	75,277	77,076	2	10,447	0.51	5,224	196.54	26.64	14
2023	389	383	84,782	79,652	4	35,665	1.04	8,916	207.80	93.04	45
2024	396	395	88,287	86,846	0	0	0.00	0	219.91	0.00	0
2025	402	395	86,101	85,449	0	0	0.00	0	216.43	0.00	0
Total	1,976	1,959	415,851	412,111	7	55,031	0.36	7,862	210.41	28.10	13
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	28	28	6,221	6,310	0	0	0.00	0	222.03	0.00	0
2022	22	25	4,779	5,209	0	0	0.00	0	212.48	0.00	0
2023	20	21	4,145	4,397	0	0	0.00	0	211.05	0.00	0
2024	19	19	3,645	3,948	0	0	0.00	0	209.89	0.00	0
2025	16	18	2,804	3,386	0	0	0.00	0	191.64	0.00	0
Total	104	110	21,594	23,249	0	0	0.00	0	210.89	0.00	0
Total											
2021	989	975	348,575	347,183	6	73,645			356.25	75.57	21
2022	970	972	333,027	337,032	7	30,870			346.76	31.76	9
2023	960	952	347,407	337,592	6	54,115			354.76	56.87	16
2024	960	963	359,820	355,286	0	5,921			368.80	6.15	2
2025	970	961	359,930	354,681	1	24,182			368.97	25.16	7
Total	4,850	4,823	1,748,759	1,731,774	20	188,734			359.08	39.13	11

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Territoires du Nord-Ouest

Motocyclettes – tarifées individuellement

Motorcycles -IR

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	107	101	9,202	8,641	1	41,219	0.99	41,343	85.46	407.65	477
2022	111	106	8,619	8,768	0	0	0.00	0	82.37	0.00	0
2023	102	103	8,174	8,020	0	0	0.00	0	77.72	0.00	0
2024	106	106	8,296	8,312	0	0	0.00	0	78.56	0.00	0
2025	101	103	7,810	8,171	0	0	0.00	0	79.33	0.00	0
Total	527	520	42,101	41,912	1	41,219	0.19	41,343	80.67	79.34	98
Accident Benefits / Indemnités d'accident											
2021	107	101	6,097	5,527	0	0	0.00	0	54.66	0.00	0
2022	112	107	6,609	6,323	0	0	0.00	0	59.20	0.00	0
2023	102	104	6,352	6,296	0	0	0.00	0	60.64	0.00	0
2024	106	106	6,196	6,201	0	0	0.00	0	58.61	0.00	0
2025	101	103	6,093	6,210	0	0	0.00	0	60.03	0.00	0
Total	528	521	31,347	30,558	0	0	0.00	0	58.65	0.00	0
Underinsured Motorist / Automobiliste sous-assuré											
2021	101	96	4,538	4,672	0	0	0.00	0	48.78	0.00	0
2022	102	99	3,665	3,882	0	0	0.00	0	39.17	0.00	0
2023	98	97	3,439	3,341	0	0	0.00	0	34.42	0.00	0
2024	98	99	3,283	3,420	0	0	0.00	0	34.58	0.00	0
2025	94	95	3,057	3,182	0	0	0.00	0	33.38	0.00	0
Total	493	486	17,982	18,497	0	0	0.00	0	38.05	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	9	7	1,855	1,194	0	0	0.00	0	182.27	0.00	0
2022	8	10	2,008	2,256	0	0	0.00	0	234.26	0.00	0
2023	6	6	1,217	1,416	0	15,127	0.00	0	228.64	2,443.36	1,069
2024	10	8	2,283	1,773	0	0	0.00	0	233.39	0.00	0
2025	6	7	1,070	1,444	0	0	0.00	0	195.02	0.00	0
Total	39	37	8,433	8,083	0	15,127	0.00	0	216.27	404.72	187
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	12	11	2,648	2,554	0	0	0.00	0	228.77	0.00	0
2022	21	18	3,978	3,658	0	0	0.00	0	203.91	0.00	0
2023	23	20	4,634	3,844	0	0	0.00	0	194.42	0.00	0
2024	25	24	4,461	4,626	0	0	0.00	0	189.86	0.00	0
2025	20	22	3,150	3,615	0	0	0.00	0	163.88	0.00	0
Total	102	95	18,871	18,297	0	0	0.00	0	192.00	0.00	0
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	7	7	1,394	1,317	0	0	0.00	0	196.13	0.00	0
2022	4	5	704	972	0	0	0.00	0	191.30	0.00	0
2023	5	4	814	573	0	0	0.00	0	157.78	0.00	0
2024	7	6	1,030	876	0	0	0.00	0	135.34	0.00	0
2025	6	7	838	966	0	0	0.00	0	139.33	0.00	0
Total	29	29	4,780	4,703	0	0	0.00	0	163.15	0.00	0
Collision - All codes / Collision - Tous les codes											
2021	21	19	4,285	4,010	0	0	0.00	0	209.17	0.00	0
2022	32	27	6,079	5,517	0	0	0.00	0	204.17	0.00	0
2023	35	30	6,911	5,866	0	0	0.00	0	196.12	0.00	0
2024	39	37	6,422	6,675	0	0	0.00	0	178.74	0.00	0
2025	33	35	5,262	5,430	0	0	0.00	0	157.13	0.00	0
Total	159	148	28,959	27,499	0	0	0.00	0	185.79	0.00	0
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	7	6	950	755	0	0	0.00	0	121.12	0.00	0
2022	13	10	1,538	1,259	0	0	0.00	0	125.55	0.00	0
2023	7	9	700	872	0	0	0.00	0	99.22	0.00	0
2024	11	10	1,079	1,078	0	0	0.00	0	111.68	0.00	0
2025	8	8	674	771	0	0	0.00	0	92.83	0.00	0
Total	46	43	4,941	4,736	0	0	0.00	0	110.09	0.00	0

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Motocyclettes – tarifées individuellement

Motorcycles -IR

Nunavut

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	15	15	4,067	3,792	0	0	0.00	0	257.40	0.00	0
2022	22	19	4,144	4,385	0	0	0.00	0	225.75	0.00	0
2023	24	21	5,185	4,333	0	0	0.00	0	210.66	0.00	0
2024	27	26	5,343	5,401	0	0	0.00	0	206.88	0.00	0
2025	21	24	3,982	4,436	0	0	0.00	0	187.46	0.00	0
Total	109	104	22,721	22,347	0	0	0.00	0	213.86	0.00	0
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	31	30	7,632	7,332	0	0	0.00	0	244.18	0.00	0
2022	44	38	9,032	8,704	0	0	0.00	0	227.74	0.00	0
2023	44	40	10,188	9,045	0	0	0.00	0	223.77	0.00	0
2024	49	48	9,365	9,962	0	0	0.00	0	207.48	0.00	0
2025	41	44	8,812	8,520	0	0	0.00	0	194.21	0.00	0
Total	209	201	45,029	43,563	0	0	0.00	0	217.22	0.00	0
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	2	2	1,422	1,487	0	0	0.00	0	649.15	0.00	0
2022	0	1	90	509	0	0	0.00	0	686.31	0.00	0
2023	0	0	0	0	0	0	0.00	0	4.98	0.00	0
2024	1	0	66	20	0	0	0.00	0	41.79	0.00	0
2025	2	2	111	82	0	0	0.00	0	53.74	0.00	0
Total	6	5	1,689	2,098	0	0	0.00	0	416.23	0.00	0
Total											
2021	107	101	35,031	32,863	1	41,219			325.01	407.65	125
2022	111	106	36,102	35,960	0	0			337.83	0.00	0
2023	102	103	36,281	33,985	0	15,127			329.32	146.58	45
2024	106	106	35,911	36,363	0	0			343.68	0.00	0
2025	101	103	32,215	33,039	0	0			320.78	0.00	0
Total	527	520	175,540	172,210	1	56,347			331.46	108.45	33

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Motocyclettes – tarifées individuellement

Motorcycles -IR

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	1,509	1,453	136,153	131,674	0	0	0.00	0	90.61	0.00	0
2022	1,554	1,525	137,749	135,811	0	22	0.00	0	89.06	0.01	0
2023	1,588	1,555	140,542	138,314	3	95,316	0.19	31,932	88.95	61.30	69
2024	1,673	1,629	157,881	150,687	0	0	0.00	0	92.50	0.00	0
2025	1,706	1,676	165,956	161,366	1	10,277	0.06	10,046	96.26	6.13	6
Total	8,030	7,839	738,281	717,852	4	105,614	0.05	26,351	91.58	13.47	15
Accident Benefits / Indemnités d'accident											
2021	1,507	1,454	82,906	80,137	0	0	0.00	0	55.11	0.00	0
2022	1,556	1,525	83,279	82,475	3	23,078	0.20	7,693	54.07	15.13	28
2023	1,588	1,555	86,442	84,258	3	50,671	0.19	16,907	54.17	32.58	60
2024	1,674	1,629	92,087	89,660	2	15,421	0.12	7,864	55.02	9.46	17
2025	1,706	1,677	90,651	90,404	1	6,008	0.06	6,278	53.91	3.58	7
Total	8,031	7,841	435,365	426,934	9	95,178	0.11	10,676	54.45	12.14	22
Underinsured Motorist / Automobiliste sous-assuré											
2021	1,454	1,403	57,180	56,664	0	0	0.00	0	40.39	0.00	0
2022	1,465	1,451	54,287	55,282	0	0	0.00	0	38.10	0.00	0
2023	1,496	1,468	55,642	54,301	0	0	0.00	0	36.99	0.00	0
2024	1,551	1,521	58,860	57,088	0	0	0.00	0	37.54	0.00	0
2025	1,527	1,529	59,493	58,678	0	0	0.00	0	38.38	0.00	0
Total	7,495	7,371	285,462	282,013	0	0	0.00	0	38.26	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	75	70	18,520	17,690	0	0	0.00	0	252.17	0.00	0
2022	99	91	24,208	22,717	0	0	0.00	0	250.44	0.00	0
2023	93	94	21,519	22,144	1	9,699	1.06	9,699	234.73	102.81	44
2024	84	86	19,606	19,922	0	0	0.00	0	231.92	0.00	0
2025	89	85	20,857	19,824	1	9,111	1.15	9,335	233.40	107.28	46
Total	441	426	104,710	102,296	2	18,811	0.46	9,520	240.11	44.15	18
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	252	247	49,897	49,433	0	0	0.00	0	199.80	0.00	0
2022	250	247	46,753	47,584	1	15,503	0.40	15,503	192.29	62.65	33
2023	243	245	44,820	45,553	0	0	0.00	0	185.56	0.00	0
2024	250	244	50,345	47,995	0	0	0.00	0	196.52	0.00	0
2025	248	245	49,290	49,735	0	30	0.00	0	202.79	0.12	0
Total	1,242	1,230	241,105	240,301	1	15,533	0.08	15,533	195.39	12.63	6
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	89	84	19,317	17,827	0	0	0.00	0	211.92	0.00	0
2022	89	88	18,122	17,973	0	0	0.00	0	204.20	0.00	0
2023	86	85	17,881	17,961	1	18,351	1.17	18,351	210.25	214.81	102
2024	97	90	21,888	19,738	1	11,030	1.10	11,041	218.29	121.99	56
2025	102	101	27,218	25,669	0	0	0.00	0	254.54	0.00	0
Total	462	449	104,426	99,167	2	29,381	0.45	14,698	220.95	65.46	30
Collision - All codes / Collision - Tous les codes											
2021	363	353	73,678	71,765	0	0	0.00	0	203.20	0.00	0
2022	374	366	72,365	71,958	1	15,503	0.27	15,503	196.49	42.33	22
2023	369	367	71,997	71,474	2	22,916	0.54	11,458	194.67	62.41	32
2024	383	373	79,148	75,592	1	11,030	0.27	11,041	202.50	29.55	15
2025	391	385	84,928	83,014	0	30	0.00	0	215.43	0.08	0
Total	1,881	1,845	382,116	373,803	4	49,479	0.22	12,373	202.58	26.82	13
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	156	151	18,958	18,579	1	19,313	0.66	19,313	123.33	128.20	104
2022	142	150	16,627	18,182	0	0	0.00	0	121.18	0.00	0
2023	146	144	18,391	17,947	0	0	0.00	0	124.54	0.00	0
2024	162	155	25,122	22,776	1	8,722	0.65	8,705	146.64	56.16	38
2025	153	157	22,792	23,782	0	0	0.00	0	151.84	0.00	0
Total	759	757	101,890	101,265	2	28,035	0.26	14,003	133.82	37.05	28

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Motocyclettes – tarifées individuellement

Motorcycles -IR

Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	337	314	72,144	66,960	0	0	0.00	0	213.33	0.00	0
2022	343	338	69,170	69,165	0	0	0.00	0	204.93	0.00	0
2023	336	334	69,038	68,413	1	5,521	0.30	5,521	204.80	16.53	8
2024	340	335	77,002	73,694	1	23,871	0.30	23,824	220.11	71.30	32
2025	355	347	83,973	80,217	0	0	0.00	0	231.17	0.00	0
Total	1,711	1,667	371,327	358,450	2	29,392	0.12	14,681	214.99	17.63	8
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	574	543	116,448	110,340	1	19,313	0.18	19,313	203.30	35.58	18
2022	572	570	110,387	112,370	0	0	0.00	0	196.98	0.00	0
2023	578	566	117,911	112,916	1	5,521	0.18	5,521	199.57	9.76	5
2024	605	588	136,563	129,012	2	32,593	0.34	16,264	219.24	55.39	25
2025	608	606	139,996	137,935	0	0	0.00	0	227.79	0.00	0
Total	2,937	2,873	621,305	602,572	4	57,427	0.14	14,342	209.74	19.99	10
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	99	93	11,484	10,876	0	0	0.00	0	117.45	0.00	0
2022	82	90	9,617	10,421	0	0	0.00	0	116.38	0.00	0
2023	65	72	7,765	8,411	0	0	0.00	0	116.59	0.00	0
2024	58	62	6,796	7,165	0	0	0.00	0	116.31	0.00	0
2025	53	56	6,390	6,617	0	0	0.00	0	118.89	0.00	0
Total	357	372	42,052	43,490	0	0	0.00	0	117.05	0.00	0
Total											
2021	1,509	1,453	496,369	479,145	1	19,313			329.71	13.29	4
2022	1,554	1,525	491,892	491,035	4	38,603			322.00	25.31	8
2023	1,588	1,555	501,818	491,819	10	184,122			316.29	118.41	37
2024	1,673	1,629	550,941	529,124	5	59,044			324.81	36.25	11
2025	1,706	1,676	568,271	557,838	3	25,427			332.76	15.17	5
Total	8,030	7,839	2,609,291	2,548,961	23	326,509			325.18	41.65	13

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Yukon

Motocyclettes – tarifées individuellement

BY INDIVIDUAL TERRITORIES PRIVATE PASSENGER EARNED VEHICLES DISTRIBUTION PER LIABILITY LIMIT AMOUNT

PAR LES TERRITOIRES INDIVIDUELS VENTILATION DES VEHICULES DE TOURISME ACQUIS PAR MONTANT DE GARANTIE RESPONSABILITE CIVILE

Private Passenger Earned Vehicles Distribution per Liability Limit Amount

Northwest Territories

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	14	0.07	13	0.06	8	0.04	6	0.03	11	0.05	54	0.05
$300,000 / 300 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$500,000 / 500 000$	11	0.05	13	0.06	17	0.08	20	0.09	27	0.12	88	0.08
$1000,000 / 1000 000$	13,416	61.87	13,171	60.44	12,820	59.60	12,897	58.98	12,969	58.35	65,273	59.84
$2000,000 / 2000 000$	8,220	37.90	8,410	38.59	8,570	39.84	8,894	40.67	9,166	41.24	43,260	39.66
$2,000,001 - $5,000,000	23	0.11	186	0.85	95	0.44	51	0.23	51	0.23	407	0.37
Over $5000,000 / Plus de 5000 000$	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00
All Other Limits / Tous les autres montants	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	21,685	100.00	21,793	100.00	21,511	100.00	21,868	100.00	22,225	100.00	109,082	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

Territoires du Nord-Ouest

Ventilation des véhicules de tourisme acquises par montant de garantie responsabilité civile

Private Passenger Earned Vehicles Distribution per Liability Limit Amount

Nunavut

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	4	0.11	2	0.05	2	0.05	4	0.10	9	0.26	21	0.11
$300,000 / 300 000$	1	0.03	1	0.03	1	0.03	1	0.03	1	0.03	5	0.03
$500,000 / 500 000$	13	0.36	8	0.22	8	0.21	6	0.18	10	0.28	45	0.25
$1000,000 / 1000 000$	2,944	83.00	3,008	79.52	2,954	80.40	2,881	80.13	2,818	77.47	14,604	80.08
$2000,000 / 2000 000$	585	16.48	625	16.51	662	18.01	699	19.45	790	21.71	3,360	18.42
$2,000,001 - $5,000,000	1	0.03	139	3.67	48	1.31	4	0.11	9	0.26	201	1.10
Over $5000,000 / Plus de 5000 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Limits / Tous les autres montants	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	3,547	100.00	3,783	100.00	3,674	100.00	3,595	100.00	3,638	100.00	18,237	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

Nunavut

Ventilation des véhicules de tourisme acquises par montant de garantie responsabilité civile

Private Passenger Earned Vehicles Distribution per Liability Limit Amount

Yukon

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	7	0.02	10	0.03	11	0.03	12	0.03	17	0.05	57	0.03
$300,000 / 300 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$500,000 / 500 000$	19	0.06	16	0.05	11	0.03	10	0.03	14	0.04	70	0.04
$1000,000 / 1000 000$	24,384	74.67	24,477	73.47	24,581	72.47	24,559	70.16	23,951	66.93	121,952	71.45
$2000,000 / 2000 000$	8,155	24.97	8,715	26.16	9,221	27.19	10,333	29.52	11,695	32.68	48,120	28.19
$2,000,001 - $5,000,000	89	0.27	95	0.28	93	0.27	90	0.26	108	0.30	475	0.28
Over $5000,000 / Plus de 5000 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Limits / Tous les autres montants	0	0.00	2	0.00	1	0.00	0	0.00	0	0.00	3	0.00
Total	32,655	100.00	33,314	100.00	33,919	100.00	35,004	100.00	35,785	100.00	170,677	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

Yukon

Ventilation des véhicules de tourisme acquises par montant de garantie responsabilité civile

BY INDIVIDUAL TERRITORIES COMMERCIAL EARNED VEHICLES DISTRIBUTION PER LIABILITY LIMIT AMOUNT

PAR LES TERRITOIRES INDIVIDUELS DVENTILATION DES VEHICULES UTILITAIRES ACQUIS PAR MONTANT DE GARANTIE RESPONSABILITE CIVILE

Commercial Earned Vehicles Distribution per Liability Limit Amount

Northwest Territories

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	0	0.00	0	0.00	0	0.00	1	0.02	1	0.02	2	0.01
$300,000 / 300 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$500,000 / 500 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$1000,000 / 1000 000$	859	25.23	820	19.26	741	18.06	705	17.92	685	16.76	3,810	19.26
$2000,000 / 2000 000$	2,020	59.30	2,083	48.96	2,187	53.33	2,313	58.79	2,499	61.11	11,102	56.11
$2,000,001 - $5,000,000	527	15.47	1,352	31.78	1,173	28.61	915	23.27	904	22.11	4,872	24.62
Over $5000,000 / Plus de 5000 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Limits / Tous les autres montants	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	3,407	100.00	4,255	100.00	4,100	100.00	3,934	100.00	4,090	100.00	19,786	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

Territoires du Nord-Ouest

Ventilation des véhicules utilitaires acquis par montant de garantie en responsabilité civile

Commercial Earned Vehicles Distribution per Liability Limit Amount

Nunavut

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$300,000 / 300 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$500,000 / 500 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$1000,000 / 1000 000$	172	9.42	203	8.31	253	10.67	227	10.30	189	8.30	1,044	9.39
$2000,000 / 2000 000$	844	46.14	868	35.60	827	34.82	813	36.86	854	37.58	4,205	37.82
$2,000,001 - $5,000,000	813	44.44	1,367	56.09	1,294	54.51	1,165	52.84	1,230	54.12	5,869	52.79
Over $5000,000 / Plus de 5000 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Limits / Tous les autres montants	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	1,829	100.00	2,438	100.00	2,375	100.00	2,205	100.00	2,272	100.00	11,118	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

Nunavut

Ventilation des véhicules utilitaires acquis par montant de garantie en responsabilité civile

Commercial Earned Vehicles Distribution per Liability Limit Amount

Yukon

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.01	0	0.00
$300,000 / 300 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$500,000 / 500 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$1000,000 / 1000 000$	1,084	23.19	1,022	20.99	1,022	20.43	1,000	19.58	944	18.08	5,072	20.39
$2000,000 / 2000 000$	2,833	60.63	2,975	61.11	3,002	59.98	3,134	61.37	3,220	61.69	15,164	60.97
$2,000,001 - $5,000,000	756	16.18	871	17.90	970	19.37	971	19.02	1,055	20.22	4,624	18.59
Over $5000,000 / Plus de 5000 000$	0	0.00	0	0.00	11	0.22	1	0.02	0	0.00	12	0.05
All Other Limits / Tous les autres montants	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	4,673	100.00	4,869	100.00	5,004	100.00	5,106	100.00	5,219	100.00	24,871	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

Yukon

Ventilation des véhicules utilitaires acquis par montant de garantie en responsabilité civile

BY REGION PRIVATE PASSENGER EXCLUDING FARMERS

PAR RÉGION VOITURES DE TOURISME SAUF EXPLOITATION AGRICOLE

Private Passenger Automobile - Excluding Farmers

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	58,666	57,887	22,845,841	22,537,212	742	11,798,237	1.28	15,903	389.33	203.81	52
2022	59,170	58,889	22,869,920	22,837,454	708	18,029,103	1.20	25,457	387.80	306.15	79
2023	59,607	59,104	25,667,395	23,931,527	699	19,039,178	1.18	27,226	404.91	322.13	80
2024	61,042	60,468	27,579,469	26,806,519	758	18,133,667	1.25	23,919	443.32	299.89	68
2025	62,368	61,648	30,062,540	28,465,877	560	20,290,124	0.91	36,253	461.75	329.13	71
Total	300,853	297,996	129,025,165	124,578,588	3,467	87,290,309	1.16	25,176	418.06	292.92	70
Accident Benefits / Indemnités d'accident											
2021	58,635	57,857	2,489,824	2,459,070	92	768,482	0.16	8,353	42.50	13.28	31
2022	59,134	58,852	2,494,170	2,492,151	88	405,576	0.15	4,609	42.35	6.89	16
2023	59,598	59,087	2,475,187	2,476,988	91	592,690	0.15	6,513	41.92	10.03	24
2024	61,055	60,478	2,561,470	2,517,638	94	902,326	0.16	9,604	41.63	14.92	36
2025	62,387	61,668	2,681,699	2,614,328	114	1,508,177	0.19	13,185	42.39	24.46	58
Total	300,810	297,942	12,702,350	12,560,175	479	4,177,251	0.16	8,715	42.16	14.02	33
Underinsured Motorist / Automobiliste sous-assuré											
2021	57,175	56,451	1,681,934	1,646,878	1	89,223	0.00	114,096	29.17	1.58	5
2022	57,139	57,052	1,654,642	1,663,702	1	58,725	0.00	41,887	29.16	1.03	4
2023	57,772	57,270	1,674,321	1,660,409	1	199,355	0.00	133,795	28.99	3.48	12
2024	59,240	58,652	1,748,171	1,712,556	7	1,386,937	0.01	211,423	29.20	23.65	81
2025	60,071	59,672	1,782,332	1,769,113	5	154,039	0.01	28,022	29.65	2.58	9
Total	291,397	289,097	8,541,400	8,452,659	16	1,888,279	0.01	120,036	29.24	6.53	22
All Perils - All codes / Tous risques - Tous les codes											
2021	388	316	363,001	289,137	13	91,366	4.11	7,028	914.66	289.03	32
2022	544	463	492,513	425,629	27	203,393	5.83	7,533	919.41	439.36	48
2023	701	636	628,923	573,729	37	222,433	5.82	6,015	902.58	349.93	39
2024	920	821	794,742	717,026	51	502,454	6.22	9,842	873.54	612.13	70
2025	1,205	1,056	1,104,883	928,487	39	266,107	3.65	6,899	879.54	252.08	29
Total	3,759	3,291	3,384,062	2,934,008	167	1,285,753	5.06	7,717	891.47	390.67	44
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	12,258	12,362	7,354,155	7,317,650	303	2,534,937	2.45	8,366	591.94	205.06	35
2022	11,646	11,909	7,048,218	7,166,603	274	2,738,417	2.30	9,994	601.79	229.95	38
2023	11,186	11,391	7,010,070	7,030,216	284	3,579,050	2.49	12,602	617.19	314.21	51
2024	9,895	10,551	6,239,801	6,614,942	275	3,577,878	2.61	12,991	626.92	339.09	54
2025	13,206	10,874	7,733,118	6,670,994	272	3,741,098	2.51	13,733	613.46	344.03	56
Total	58,190	57,088	35,385,362	34,800,405	1,409	16,171,381	2.47	11,479	609.60	283.27	46
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	11,402	11,011	7,402,118	7,028,077	295	2,920,458	2.68	9,900	638.26	265.22	42
2022	11,824	11,625	7,703,745	7,545,307	341	3,649,675	2.93	10,703	649.03	313.94	48
2023	12,697	12,168	8,587,993	8,087,615	342	4,350,356	2.81	12,720	664.66	357.53	54
2024	14,773	13,741	10,397,426	9,505,537	404	5,075,975	2.94	12,576	691.76	369.40	53
2025	18,069	16,243	12,860,944	11,444,614	506	5,450,403	3.12	10,762	704.59	335.55	48
Total	68,765	64,789	46,952,226	43,611,150	1,888	21,446,865	2.91	11,359	673.13	331.03	49
Collision - All codes / Collision - Tous les codes											
2021	34,839	34,361	20,435,883	19,951,996	872	7,827,373	2.54	8,976	580.65	227.80	39
2022	35,173	34,969	20,686,484	20,520,962	939	9,770,287	2.69	10,405	586.83	279.40	48
2023	35,812	35,369	21,759,372	21,139,054	929	11,133,802	2.63	11,985	597.67	314.79	53
2024	36,735	36,354	23,098,654	22,470,813	1,026	12,676,228	2.82	12,361	618.12	348.69	56
2025	37,085	36,966	24,071,781	23,529,060	1,025	11,967,049	2.77	11,671	636.50	323.73	51
Total	179,644	178,019	110,052,174	107,611,885	4,791	53,374,739	2.69	11,141	604.50	299.83	50
Comprehensive ($100 Deductible) / Accidents sans collision ni versement (Franchise de 100 $)											
2021	1,293	1,453	321,114	363,314	11	21,817	0.76	1,983	250.04	15.01	6
2022	1,121	1,203	277,280	299,904	15	66,461	1.25	4,431	249.24	55.23	22
2023	980	1,040	246,213	260,087	21	71,871	2.02	3,422	250.17	69.13	28
2024	883	935	228,263	238,047	16	101,497	1.72	6,314	254.66	108.58	43
2025	805	845	222,144	223,355	8	22,992	0.98	2,767	264.42	27.22	10
Total	5,082	5,475	1,295,014	1,384,708	71	284,638	1.30	3,987	252.89	51.98	21

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Voitures de tourisme - Sauf exploitants agricoles

Private Passenger Automobile - Excluding Farmers

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	11,972	13,138	2,471,762	2,661,896	181	884,104	1.38	4,885	202.61	67.29	33
2022	10,758	11,316	2,340,465	2,402,387	167	1,348,290	1.48	8,074	212.29	119.14	56
2023	10,047	10,375	2,248,933	2,289,846	172	1,095,835	1.66	6,371	220.70	105.62	48
2024	8,752	9,405	1,991,309	2,120,947	124	965,846	1.31	7,810	225.50	102.69	46
2025	8,420	8,517	1,882,991	1,933,376	110	939,222	1.29	8,573	226.99	110.27	49
Total	49,948	52,752	10,935,460	11,408,452	753	5,233,297	1.43	6,948	216.26	99.21	46
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	42,385	42,206	9,898,449	9,692,135	648	3,386,821	1.54	5,227	229.64	80.25	35
2022	42,143	42,204	10,265,045	10,056,823	734	5,913,448	1.74	8,056	238.29	140.12	59
2023	42,476	42,142	10,692,441	10,431,804	746	5,696,732	1.77	7,636	247.54	135.18	55
2024	43,055	42,873	11,455,015	11,065,332	671	6,010,359	1.57	8,951	258.10	140.19	54
2025	42,966	43,089	12,471,572	11,916,801	533	4,724,496	1.24	8,868	276.57	109.65	40
Total	213,025	212,513	54,782,522	53,162,895	3,332	25,731,857	1.57	7,722	250.16	121.08	48
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	125	111	12,199	10,303	0	0	0.00	0	93.18	0.00	0
2022	135	128	14,111	12,731	0	0	0.00	0	99.15	0.00	0
2023	144	133	17,692	15,327	0	0	0.00	0	114.86	0.00	0
2024	137	143	18,331	18,488	1	9,069	0.70	9,051	129.55	63.55	49
2025	145	147	21,794	19,926	1	6,949	0.67	7,040	135.83	47.37	35
Total	687	662	84,127	76,775	2	16,018	0.30	8,053	116.01	24.20	21
Total											
2021	58,666	57,887	57,727,131	56,586,731	2,368	23,961,503			977.54	413.94	42
2022	59,170	58,889	58,476,885	58,009,452	2,498	34,380,532			985.06	583.82	59
2023	59,607	59,104	62,915,331	60,228,837	2,504	36,884,189			1,019.04	624.06	61
2024	61,042	60,468	67,255,852	65,308,372	2,608	39,621,040			1,080.05	655.24	61
2025	62,368	61,648	72,196,601	69,243,593	2,277	38,916,942			1,123.21	631.28	56
Total	300,853	297,996	318,571,800	309,376,986	12,254	173,764,207			1,038.19	583.11	56

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Voitures de tourisme - Sauf exploitants agricoles

BY REGION COMMERCIAL AUTOMOBILE

PAR RÉGION VEHICULES UTILITAIRES

Commercial Automobile

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	10,041	9,908	4,499,537	4,156,686	73	902,010	0.73	12,387	419.52	91.04	22
2022	10,859	11,562	5,331,391	5,175,127	61	3,164,288	0.53	52,060	447.61	273.69	61
2023	10,900	11,480	5,501,932	5,606,618	66	2,003,639	0.57	30,568	488.39	174.53	36
2024	11,506	11,245	6,434,040	5,854,874	62	1,689,410	0.56	27,046	520.67	150.24	29
2025	11,542	11,581	6,564,935	6,591,705	57	3,916,161	0.49	68,387	569.16	338.14	59
Total	54,848	55,776	28,331,835	27,385,009	319	11,675,509	0.57	36,615	490.98	209.33	43
Accident Benefits / Indemnités d'accident											
2021	10,009	9,873	201,978	196,879	6	76,245	0.06	12,708	19.94	7.72	39
2022	10,834	11,539	219,065	213,588	1	2,849	0.01	2,849	18.51	0.25	1
2023	10,907	11,476	229,986	231,162	4	11,086	0.03	2,791	20.14	0.97	5
2024	11,492	11,247	246,619	237,254	6	714,867	0.05	121,659	21.10	63.56	301
2025	11,522	11,554	254,864	251,727	4	53,848	0.03	14,452	21.79	4.66	21
Total	54,763	55,688	1,152,512	1,130,610	21	858,895	0.04	41,747	20.30	15.42	76
Underinsured Motorist / Automobiliste sous-assuré											
2021	9,137	8,909	249,840	246,945	0	0	0.00	0	27.72	0.00	0
2022	9,726	9,416	266,818	256,938	0	0	0.00	0	27.29	0.00	0
2023	9,691	9,726	276,340	273,066	0	0	0.00	0	28.08	0.00	0
2024	10,245	10,020	291,583	284,851	0	0	0.00	0	28.43	0.00	0
2025	10,223	10,282	301,897	297,614	0	0	0.00	0	28.95	0.00	0
Total	49,021	48,354	1,386,478	1,359,414	0	0	0.00	0	28.11	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	1,630	1,497	861,235	850,958	11	399,402	0.73	36,309	568.54	266.85	47
2022	1,859	1,790	1,075,070	984,549	19	561,434	1.06	29,549	549.94	313.60	57
2023	1,861	1,925	1,199,890	1,200,019	19	773,250	0.99	40,697	623.29	401.62	64
2024	2,084	2,006	1,323,710	1,280,459	19	474,799	0.94	25,102	638.40	236.72	37
2025	2,162	2,100	1,419,314	1,330,135	14	272,064	0.66	19,711	633.52	129.58	20
Total	9,596	9,318	5,879,219	5,646,119	82	2,480,950	0.88	30,360	605.96	266.26	44
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	979	978	537,045	540,585	12	146,039	1.23	12,170	552.48	149.25	27
2022	924	962	506,179	522,356	7	48,692	0.73	6,956	542.90	50.61	9
2023	893	896	498,203	496,398	12	119,442	1.34	9,953	553.85	133.26	24
2024	819	861	471,779	500,409	8	82,567	0.93	10,331	580.90	95.85	16
2025	735	785	406,575	433,442	12	114,016	1.55	9,378	552.35	145.29	26
Total	4,350	4,483	2,419,781	2,493,190	51	510,755	1.14	9,985	556.13	113.93	20
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	1,752	1,729	842,107	823,590	26	427,189	1.50	16,430	476.35	247.08	52
2022	1,873	1,823	947,890	899,340	23	272,516	1.26	11,849	493.41	149.51	30
2023	1,912	1,918	1,015,725	993,270	26	422,719	1.36	16,258	517.86	220.39	43
2024	2,087	1,991	1,112,025	1,064,142	28	582,758	1.40	20,834	534.49	292.70	55
2025	2,105	2,081	1,153,856	1,118,423	37	685,889	1.78	18,493	537.47	329.61	61
Total	9,731	9,542	5,071,603	4,898,764	140	2,391,069	1.47	17,072	513.41	250.60	49
Collision - All codes / Collision - Tous les codes											
2021	3,759	3,657	2,073,523	1,980,127	46	973,096	1.26	21,154	541.43	266.08	49
2022	3,940	3,846	2,244,074	2,144,799	40	558,678	1.04	13,967	557.70	145.27	26
2023	4,091	4,019	2,462,732	2,360,274	53	1,069,779	1.32	20,185	587.24	266.16	45
2024	4,414	4,258	2,729,443	2,625,814	47	1,025,204	1.10	21,835	616.66	240.76	39
2025	4,359	4,384	2,677,818	2,665,924	72	1,226,876	1.64	17,052	608.05	279.83	46
Total	20,563	20,165	12,187,590	11,776,939	258	4,853,633	1.28	18,820	584.03	240.70	41
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	589	641	103,195	110,993	4	131,467	0.62	32,867	173.06	204.99	118
2022	536	558	105,592	103,463	3	14,642	0.54	4,881	185.51	26.25	14
2023	464	502	90,534	100,363	6	84,823	1.20	14,137	200.07	169.09	85
2024	308	408	59,579	78,925	1	27,639	0.25	27,583	193.38	67.72	35
2025	138	192	25,821	36,784	1	10,853	0.53	10,734	191.55	56.51	30
Total	2,036	2,301	384,721	430,528	15	269,424	0.65	17,946	187.12	117.10	63

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Véhicules utilitaires

Commercial Automobile

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	3,049	2,942	579,704	546,849	16	232,283	0.54	14,518	185.86	78.95	42
2022	3,149	3,107	634,743	606,405	26	309,330	0.84	11,897	195.19	99.57	51
2023	3,131	3,143	641,533	640,015	12	170,444	0.38	14,204	203.65	54.23	27
2024	3,309	3,212	702,720	675,002	22	503,381	0.69	22,794	210.16	156.73	75
2025	3,328	3,377	716,743	713,774	25	342,162	0.73	13,857	211.34	101.31	48
Total	15,967	15,781	3,275,443	3,182,045	101	1,557,600	0.64	15,456	201.64	98.70	49
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	5,381	5,256	1,144,139	1,096,246	27	629,338	0.51	23,309	208.55	119.73	57
2022	5,603	5,483	1,292,601	1,207,246	40	957,591	0.73	23,940	220.17	174.64	79
2023	5,780	5,705	1,388,611	1,354,692	28	591,155	0.49	21,113	237.45	103.62	44
2024	6,060	5,915	1,506,790	1,450,275	39	1,044,898	0.66	26,677	245.18	176.65	72
2025	6,009	6,102	1,527,004	1,518,181	32	640,992	0.52	20,072	248.82	105.05	42
Total	28,834	28,462	6,859,145	6,626,641	166	3,863,973	0.58	23,263	232.83	135.76	58
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	45	57	10,084	9,887	0	0	0.00	0	172.94	0.00	0
2022	42	46	11,962	10,897	0	0	0.00	0	235.91	0.00	0
2023	46	46	10,143	11,601	0	0	0.00	0	252.48	0.00	0
2024	37	41	12,660	10,797	0	0	0.00	0	263.96	0.00	0
2025	40	38	6,457	10,000	0	0	0.00	0	263.40	0.00	0
Total	210	228	51,306	53,183	0	0	0.00	0	233.07	0.00	0
Total											
2021	10,041	9,908	9,040,336	8,537,729	163	2,980,092			861.67	300.77	35
2022	10,859	11,562	10,440,981	9,993,144	161	5,244,839			864.34	453.64	52
2023	10,900	11,480	11,069,634	11,037,433	170	4,448,909			961.46	387.54	40
2024	11,506	11,245	12,544,845	11,744,323	173	4,949,177			1,044.42	440.13	42
2025	11,542	11,581	12,752,289	12,665,286	179	6,109,942			1,093.59	527.57	48
Total	54,848	55,776	55,848,085	53,977,915	845	23,732,959			967.76	425.50	44

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Véhicules utilitaires

BY REGION ALL-TERRAIN VEHICLES

PAR RÉGION VEHICULES TOUT-TERRAIN

All Terrain Vehicles

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	3,854	3,840	389,043	388,790	3	22,067	0.08	7,373	101.26	5.75	6
2022	3,768	3,794	378,809	381,518	2	8,599	0.05	4,312	100.57	2.27	2
2023	3,785	3,767	381,714	379,182	2	24,726	0.05	12,450	100.65	6.56	7
2024	3,837	3,811	392,350	387,782	0	0	0.00	0	101.75	0.00	0
2025	3,804	3,815	393,934	392,914	0	0	0.00	0	103.00	0.00	0
Total	19,048	19,026	1,935,850	1,930,187	7	55,392	0.04	7,944	101.45	2.91	3
Accident Benefits / Indemnités d'accident											
2021	3,854	3,839	85,252	85,009	0	0	0.00	0	22.14	0.00	0
2022	3,764	3,794	83,504	83,914	1	678	0.03	678	22.12	0.18	1
2023	3,785	3,764	84,345	83,611	2	24,979	0.05	12,578	22.22	6.64	30
2024	3,836	3,810	85,942	85,318	1	26,351	0.03	26,780	22.39	6.92	31
2025	3,800	3,813	85,435	85,662	0	0	0.00	0	22.47	0.00	0
Total	19,039	19,019	424,478	423,513	4	52,009	0.02	13,100	22.27	2.73	12
Underinsured Motorist / Automobiliste sous-assuré											
2021	3,657	3,632	87,063	87,037	0	0	0.00	0	23.96	0.00	0
2022	3,571	3,598	83,415	84,471	0	0	0.00	0	23.48	0.00	0
2023	3,583	3,561	85,062	83,702	0	0	0.00	0	23.50	0.00	0
2024	3,587	3,587	85,198	85,529	0	0	0.00	0	23.84	0.00	0
2025	3,513	3,543	84,293	84,460	0	0	0.00	0	23.84	0.00	0
Total	17,911	17,922	425,031	425,200	0	0	0.00	0	23.73	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	275	272	58,076	58,180	2	27,293	0.73	13,647	213.71	100.25	47
2022	289	280	61,809	59,258	4	48,258	1.43	12,065	211.71	172.41	81
2023	333	309	72,647	66,553	0	0	0.00	0	215.47	0.00	0
2024	332	327	75,248	73,020	1	13,897	0.30	13,995	223.36	42.51	19
2025	343	333	79,935	76,670	1	14,066	0.29	14,412	230.49	42.29	18
Total	1,572	1,521	347,715	333,681	8	103,515	0.52	12,990	219.44	68.08	31
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	865	835	101,356	98,355	0	0	0.00	0	117.74	0.00	0
2022	881	876	105,193	103,894	2	8,486	0.23	4,243	118.60	9.69	8
2023	926	909	112,307	109,359	4	39,711	0.44	9,928	120.30	43.69	36
2024	948	935	118,175	115,040	2	20,652	0.21	10,336	123.06	22.09	18
2025	915	938	114,487	117,152	2	9,202	0.20	4,945	124.95	9.81	8
Total	4,536	4,493	551,518	543,800	10	78,050	0.22	7,917	121.04	17.37	14
Collision - All codes / Collision - Tous les codes											
2021	1,416	1,378	168,210	162,546	2	6,698	0.15	3,349	117.93	4.86	4
2022	1,415	1,417	170,207	169,165	3	26,734	0.21	8,911	119.41	18.87	16
2023	1,432	1,425	175,146	172,687	5	53,962	0.35	10,792	121.18	37.87	31
2024	1,481	1,453	186,739	181,006	4	41,124	0.27	10,291	124.57	28.30	23
2025	1,485	1,487	189,146	188,547	2	9,202	0.13	4,945	126.78	6.19	5
Total	7,231	7,160	889,448	873,951	16	137,720	0.22	8,685	122.05	19.23	16
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	601	605	46,555	46,671	1	8,305	0.17	8,305	77.12	13.72	18
2022	576	591	45,543	46,006	1	859	0.17	859	77.86	1.45	2
2023	576	572	47,469	46,045	3	22,201	0.52	7,400	80.53	38.83	48
2024	594	587	52,635	50,113	0	0	0.00	0	85.44	0.00	0
2025	577	580	51,347	51,406	1	12,218	0.17	12,085	88.65	21.07	24
Total	2,924	2,934	243,549	240,241	6	43,583	0.20	7,251	81.88	14.85	18
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	1,236	1,211	97,691	95,166	2	18,259	0.17	9,130	78.56	15.07	19
2022	1,244	1,235	99,154	97,573	5	40,582	0.40	8,116	79.03	32.87	42
2023	1,280	1,264	103,425	101,845	4	48,285	0.32	12,071	80.54	38.19	47
2024	1,296	1,288	105,592	103,967	1	4,994	0.08	4,959	80.75	3.88	5
2025	1,264	1,290	106,001	106,224	3	36,390	0.24	11,998	82.36	28.21	34
Total	6,320	6,288	511,863	504,774	15	148,511	0.24	9,874	80.28	23.62	29

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Véhicules tout terrain

All Terrain Vehicles

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	2,299	2,287	176,335	174,124	3	26,564	0.13	8,855	76.14	11.62	15
2022	2,264	2,276	175,982	175,469	8	45,833	0.35	5,729	77.11	20.14	26
2023	2,281	2,268	181,315	178,067	8	75,173	0.35	9,397	78.51	33.14	42
2024	2,321	2,299	193,144	186,897	1	4,994	0.04	4,959	81.31	2.17	3
2025	2,284	2,305	192,570	192,484	6	60,151	0.26	9,916	83.49	26.09	31
Total	11,450	11,435	919,346	907,041	26	212,716	0.23	8,158	79.32	18.60	23
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	223	227	10,010	10,116	0	0	0.00	0	44.63	0.00	0
2022	201	211	9,117	9,549	0	0	0.00	0	45.24	0.00	0
2023	207	207	9,808	9,537	0	0	0.00	0	46.12	0.00	0
2024	192	200	9,457	9,691	0	0	0.00	0	48.42	0.00	0
2025	173	183	8,763	9,154	1	10,147	0.55	10,066	50.01	55.43	111
Total	997	1,028	47,155	48,046	1	10,147	0.10	10,066	46.75	9.87	21
Total											
2021	3,854	3,840	973,989	965,802	10	82,622			251.53	21.52	9
2022	3,768	3,794	962,843	963,344	18	130,103			253.94	34.30	14
2023	3,785	3,767	990,037	973,338	17	178,840			258.37	47.47	18
2024	3,837	3,811	1,028,078	1,009,243	7	86,367			264.81	22.66	9
2025	3,804	3,815	1,034,076	1,029,890	10	93,566			269.99	24.53	9
Total	19,048	19,026	4,989,023	4,941,619	62	571,498			259.73	30.04	12

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Véhicules tout terrain

BY REGION PRIVATE PASSENGER MOTORCYCLES

PAR RÉGION MOTOCYCLETTES DE TOURISME

Motorcycles -IR

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Third Party Liability / Responsabilité civile											
2021	2,605	2,529	240,767	233,551	2	47,687	0.08	23,915	92.35	18.86	20
2022	2,635	2,603	239,727	238,654	1	1,862	0.04	1,870	91.67	0.72	1
2023	2,651	2,610	242,039	238,527	3	95,316	0.11	31,932	91.40	36.52	40
2024	2,739	2,698	260,427	253,211	0	0	0.00	0	93.85	0.00	0
2025	2,776	2,741	270,110	264,536	1	10,277	0.04	10,046	96.52	3.75	4
Total	13,407	13,181	1,253,070	1,228,479	7	155,142	0.05	22,170	93.20	11.77	13
Accident Benefits / Indemnités d'accident											
2021	2,603	2,529	147,880	143,628	3	57,184	0.12	19,061	56.80	22.61	40
2022	2,639	2,606	149,219	147,667	4	24,387	0.15	6,097	56.67	9.36	17
2023	2,650	2,611	150,346	148,245	3	50,671	0.11	16,907	56.78	19.41	34
2024	2,739	2,697	157,398	154,737	2	15,421	0.07	7,864	57.36	5.72	10
2025	2,778	2,742	157,294	156,082	2	30,190	0.07	16,205	56.93	11.01	19
Total	13,409	13,184	762,137	750,359	14	177,853	0.10	12,868	56.91	13.49	24
Underinsured Motorist / Automobiliste sous-assuré											
2021	2,503	2,429	101,233	99,874	0	0	0.00	0	41.12	0.00	0
2022	2,496	2,482	92,053	95,272	1	11	0.03	16	38.39	0.00	0
2023	2,500	2,470	93,590	91,626	0	0	0.00	0	37.09	0.00	0
2024	2,552	2,527	96,982	95,478	0	0	0.00	0	37.79	0.00	0
2025	2,521	2,521	96,878	96,115	0	0	0.00	0	38.13	0.00	0
Total	12,573	12,428	480,736	478,365	1	11	0.01	16	38.49	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2021	121	109	31,318	28,792	0	0	0.00	0	263.79	0.00	0
2022	150	140	38,753	36,662	2	17,262	1.43	8,631	261.76	123.25	47
2023	145	146	36,758	36,769	1	24,826	0.68	24,826	251.79	170.01	68
2024	147	142	37,927	36,681	0	0	0.00	0	257.69	0.00	0
2025	153	146	38,050	36,471	1	9,111	0.67	9,335	249.76	62.40	25
Total	717	684	182,806	175,375	4	51,200	0.58	12,877	256.54	74.90	29
Collision ($500 Deductible) / Collision (Franchise de 500 $)											
2021	413	408	81,247	82,036	0	0	0.00	0	200.88	0.00	0
2022	416	408	79,211	78,899	1	15,503	0.24	15,503	193.27	37.98	20
2023	406	405	79,404	78,048	1	14,541	0.25	14,541	192.84	35.93	19
2024	417	408	84,441	82,407	0	0	0.00	0	202.09	0.00	0
2025	410	409	83,209	83,031	0	30	0.00	0	203.23	0.07	0
Total	2,062	2,038	407,512	404,421	2	30,075	0.10	15,037	198.47	14.76	7
Collision ($1000 Deductible) / Collision (Franchise de 1 000 $)											
2021	182	175	42,131	40,866	0	0	0.00	0	234.00	0.00	0
2022	173	176	37,854	39,007	0	0	0.00	0	221.70	0.00	0
2023	177	171	40,188	39,151	1	18,351	0.58	18,351	228.52	107.11	47
2024	197	188	48,142	43,978	1	11,030	0.53	11,041	234.06	58.70	25
2025	198	196	52,804	50,407	0	0	0.00	0	256.77	0.00	0
Total	929	906	221,119	213,410	2	29,381	0.22	14,698	235.52	32.43	14
Collision - All codes / Collision - Tous les codes											
2021	653	639	134,166	133,913	1	1,075	0.16	1,075	209.53	1.68	1
2022	666	654	132,087	131,481	1	15,503	0.15	15,503	201.06	23.71	12
2023	669	656	137,982	133,808	4	41,366	0.61	10,342	203.97	63.06	31
2024	696	680	149,216	143,715	1	16,951	0.15	16,968	211.20	24.91	12
2025	698	689	153,870	150,366	0	30	0.00	0	218.11	0.04	0
Total	3,382	3,319	707,321	693,283	7	74,925	0.21	10,705	208.89	22.57	11
Comprehensive ($250 Deductible) / Accidents sans collision ni versement (Franchise de 250 $)											
2021	274	266	34,217	33,005	1	19,313	0.38	19,313	124.27	72.72	59
2022	255	266	30,459	32,693	1	7,183	0.38	7,183	122.80	26.98	22
2023	250	250	33,986	32,031	2	17,181	0.80	8,590	128.19	68.76	54
2024	266	261	40,248	38,615	1	8,722	0.38	8,705	148.13	33.46	23
2025	261	263	39,876	40,337	0	0	0.00	0	153.39	0.00	0
Total	1,307	1,305	178,786	176,681	5	52,399	0.38	10,476	135.35	40.14	30

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Motocyclettes – tarifées individuellement

Motorcycles -IR

3 - Northwest Territories, Nunavut, Yukon

Coverage and Accident Year	Written Vehicles	Earned Vehicles	Written Premiums	Earned Premiums	Number of Claims	Incurred Losses and Loss Adjustment Expenses	Claim Frequency per 100 Earned Vehicles	Average Cost per Claim	Average Earned Premium	Incurred Claim Cost per Earned Vehicle	Earned Incurred Loss Ratio
Comprehensive ($500 Deductible) / Accidents sans collision ni versement (Franchise de 500 $)											
2021	560	533	115,702	111,063	1	8,919	0.19	8,919	208.19	16.72	8
2022	573	562	111,917	112,029	0	0	0.00	0	199.34	0.00	0
2023	556	555	114,693	112,321	3	24,005	0.54	8,002	202.47	43.27	21
2024	564	558	119,815	117,636	1	23,871	0.18	23,824	210.66	42.75	20
2025	576	568	124,035	121,045	0	0	0.00	0	213.08	0.00	0
Total	2,830	2,777	586,162	574,094	5	56,795	0.18	11,354	206.75	20.45	10
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2021	1,007	966	205,484	200,761	2	28,232	0.21	14,116	207.78	29.22	14
2022	1,005	1,001	194,696	198,151	2	10,447	0.20	5,224	197.99	10.44	5
2023	1,011	990	212,881	201,612	5	41,186	0.51	8,237	203.75	41.62	20
2024	1,050	1,031	234,215	225,819	2	32,593	0.19	16,264	218.95	31.60	14
2025	1,050	1,044	234,909	231,904	0	0	0.00	0	222.08	0.00	0
Total	5,123	5,032	1,082,185	1,058,247	11	112,458	0.22	10,220	210.30	22.35	11
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2021	129	123	19,127	18,673	0	0	0.00	0	151.43	0.00	0
2022	105	115	14,486	16,139	0	0	0.00	0	140.59	0.00	0
2023	85	93	11,910	12,808	0	0	0.00	0	137.74	0.00	0
2024	78	81	10,507	11,132	0	0	0.00	0	137.63	0.00	0
2025	71	75	9,305	10,085	0	0	0.00	0	134.74	0.00	0
Total	467	487	65,335	68,837	0	0	0.00	0	141.40	0.00	0
Total											
2021	2,605	2,529	879,975	859,191	8	134,177			339.75	53.06	16
2022	2,635	2,603	861,021	864,027	11	69,473			331.89	26.69	8
2023	2,651	2,610	885,506	863,396	16	253,365			330.84	97.08	29
2024	2,739	2,698	946,672	920,773	5	64,965			341.26	24.08	7
2025	2,776	2,741	960,416	945,558	4	49,609			345.01	18.10	5
Total	13,407	13,181	4,533,590	4,452,945	43	571,589			337.83	43.37	13

Garantie et Année de survenance	Véhicules souscrits	Véhicules acquis	Primes souscrites	Primes acquises	Nombre de sinistres	Sinistres et frais de règlement	Fréquence des sinistres par 100 véhicules acquis	Coût moyen par sinistre	Prime acquise moyenne	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Motocyclettes – tarifées individuellement

BY REGION PRIVATE PASSENGER EARNED VEHICLES DISTRIBUTION PER LIABILITY LIMIT AMOUNT

PAR RÉGION VENTILATION DES VEHICULES DE TOURISME ACQUIS PAR MONTANT DE GARANTIE RESPONSABILITE CIVILE

PPV-IR excluding Farmers

3 - Northwest Territories, Nunavut, Yukon

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	25	0.04	25	0.04	21	0.04	22	0.04	38	0.06	131	0.04
$300,000 / 300 000$	1	0.00	1	0.00	1	0.00	1	0.00	1	0.00	5	0.00
$500,000 / 500 000$	43	0.07	37	0.06	35	0.06	36	0.06	51	0.08	203	0.07
$1000,000 / 1000 000$	40,744	70.39	40,655	69.04	40,355	68.28	40,337	66.71	39,738	64.46	201,830	67.73
$2000,000 / 2000 000$	16,960	29.30	17,750	30.14	18,453	31.22	19,926	32.95	21,651	35.12	94,740	31.79
$2,000,001 - $5,000,000	113	0.20	419	0.71	237	0.40	145	0.24	169	0.27	1,083	0.36
Over $5000,000 / Plus de 5000 000$	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00
All Other Limits / Tous les autres montants	0	0.00	2	0.00	1	0.00	0	0.00	0	0.00	3	0.00
Total	57,887	100.00	58,889	100.00	59,104	100.00	60,468	100.00	61,648	100.00	297,996	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Voitures de tourisme - Sauf exploitants agricoles

BY REGION COMMERCIAL EARNED VEHICLES DISTRIBUTION PER LIABILITY LIMIT AMOUNT

PAR RÉGION VENTILATION DES VEHICULES UTILITAIRES ACQUIS PAR MONTANT DE GARANTIE RESPONSABILITE CIVILE

Commercial-IR

3 - Northwest Territories, Nunavut, Yukon

	2021		2022		2023		2024		2025		Total	
Limit Amount	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**	**Number Of Earned Vehicles**	**% Dist.**
$200,000 / 200 000$	0	0.00	0	0.00	0	0.00	1	0.01	1	0.01	2	0.00
$300,000 / 300 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$500,000 / 500 000$	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
$1000,000 / 1000 000$	2,115	21.35	2,044	17.68	2,016	17.57	1,932	17.18	1,817	15.69	9,926	17.80
$2000,000 / 2000 000$	5,697	57.50	5,926	51.26	6,015	52.40	6,259	55.66	6,573	56.76	30,471	54.63
$2,000,001 - $5,000,000	2,096	21.15	3,591	31.06	3,437	29.94	3,052	27.14	3,189	27.54	15,365	27.55
Over $5000,000 / Plus de 5000 000$	0	0.00	0	0.00	11	0.10	1	0.01	0	0.00	12	0.02
All Other Limits / Tous les autres montants	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	9,908	100.00	11,562	100.00	11,480	100.00	11,245	100.00	11,581	100.00	55,776	100.00
Montant de garantie	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**	**Nombre de véhicules acquis**	**Répartition en %**

3 - Nunavut, Territoires du Nord-Ouest, Yukon

Véhicules utilitaires