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DATE: August 20, 2025

BULLETIN NO: 2025-39
AUTOMOBILE EXHIBITS

2024
AUTOMOBILE EXHIBIT INTRODUCTION AND ACTUAL LOSS RATIO EXHIBIT
YUKON, NUNAVUT AND NORTHWEST TERRITORIES

The 2024 Automobile Exhibit Introduction (AUTO1003-TER) should be used in conjunction with all the published 2024 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 2020 to 2024 Accident Years, valued as of December 31, 2024, 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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TABLEAUX STATISTIQUES AUTOMOBILES

2024

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 2024 (AUTO1003-TER) devrait être utilisée conjointement avec tous les Tableaux de résultats techniques en assurance automobile de 2024 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-primés réel affiche les renseignements sur le nombre de véhicules, les primes et les sinistres encourus des années d'accident 2020 à 2024, établis en date du 31 décembre 2024, 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-primés 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

Personnes-ressources : Amin Panjwani, amin.panjwani@gisassp.com
Bilal Hijazi, bilal.hijazi@gisassp.com

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

2024/12

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 DU NORD-OUEST ET NUNAVUT

PRODUCT // PRODUIT

AUTO1010-TER

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Notes to Users

1. **The 2024 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 2020 and 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 2020 and 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 Nunavut, Commercial Automobile, Third Party Liability – Bodily Injury, one insurer has reported one large loss for Accident Year 2023 with Claim and Allocated Expense amounts totalling \$200K. Once developed to the expected ultimate amounts, using the GISA loss development factors and the unallocated claims expense factor, this one claim has Claim and Adjustment Expenses Incurred amounts totalling approximately \$400K.**

4. **For Nunavut, Commercial Automobile, Third Party Liability – Property Damage, one insurer has reported one large loss for Accident Year 2023 with Claim and Allocated Expense amounts totalling \$251K. Once developed to the expected ultimate amounts, using the GISA loss development factors and the unallocated claims expense factor, this one claim has Claim and Adjustment Expenses Incurred amounts totalling approximately \$435K.**

5. **For Northwest Territories, Commercial Automobile, Third Party Liability – Bodily Injury, one insurer has reported one large loss for Accident Year 2022 with Claim and Allocated Expense amounts totalling \$794K. Once developed to the expected ultimate amounts, using the GISA loss development factors and the unallocated claims expense factor, this one claim has Claim and Adjustment Expenses Incurred amounts totalling approximately \$1.2 million.**

6. For Nunavut, Private Passenger excluding Farmers, Accident Benefits, one insurer has reported one large loss for Accident Year 2020 with Claim and Allocated Expense amounts totalling \$530K. Once developed to the expected ultimate amount, using the GISA loss development factors and the unallocated claims expense factor, this one claim has Claim and Adjustment Expenses Incurred amounts totalling approximately \$579K.
7. For Yukon, Commercial Automobile, Third Party Liability – Bodily Injury, one insurer has reported two large losses for Accident Year 2020 with Claim and Allocated Expense amounts totalling \$1.6 million. 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 \$1.9 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 2024, 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 2020 et 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 2020 et 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 Nunavut, pour la Responsabilité civile - Dommages corporels de la catégorie Véhicules Utilitaires, un assureur a déclaré un sinistre important pour l'année d'accident 2023, dont les montants des sinistres et des frais de règlement totalisent 200,000 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 ce sinistre totaliseront environ 400,000 dollars.**

4. **Pour le Nunavut, pour la Responsabilité civile - Dommages matériels de la catégorie Véhicules Utilitaires, un assureur a déclaré un sinistre important pour l'année d'accident 2023, dont les montants des sinistres et des frais de règlement totalisent 251,000 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 ce sinistre totaliseront environ 435,000 dollars.

- 5. Pour les Territoires du Nord-Ouest, pour la Responsabilité civile - Dommages corporels de la catégorie Véhicules Utilitaires, un assureur a déclaré un sinistre important pour l'année d'accident 2022, dont les montants des sinistres et des frais de règlement totalisent 794,000 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 ce sinistre totaliseront environ 1,2 millions de dollars.**
- 6. Pour le Nunavut, pour Indemnités d'accident de la catégorie Voitures de tourisme sauf les véhicules d'exploitation agricole, un assureur a déclaré un sinistre important pour l'année d'accident 2020, dont les montants des sinistres et des frais de règlement totalisent 530,000 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 ce sinistre totaliseront environ 579,000 dollars.**
- 7. Pour le Yukon, pour la Responsabilité civile - Dommages corporels de la catégorie Véhicules Utilitaires, un assureur a déclaré deux sinistres importants pour l'année d'accident 2020, dont les montants des sinistres et des frais de règlement totalisent 1,6 millions de 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 1,9 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											
2020	21,473	21,241	8,177,536	7,953,589	286	3,986,901	1.34	13,961	374.44	187.70	50
2021	21,848	21,685	8,418,060	8,344,075	307	4,183,031	1.42	13,629	384.78	192.90	50
2022	21,571	21,643	8,291,335	8,322,991	273	6,615,092	1.26	24,215	384.56	305.65	79
2023	21,555	21,514	9,138,198	8,592,760	254	6,214,696	1.18	24,438	399.39	288.86	72
2024	22,048	21,867	9,800,406	9,538,656	241	6,178,896	1.10	25,663	436.22	282.57	65
Total	108,494	107,951	43,825,535	42,752,070	1,361	27,178,616	1.26	19,973	396.03	251.77	64
Accident Benefits / Indemnités d'accident											
2020	21,429	21,177	883,434	861,312	19	289,719	0.09	15,248	40.67	13.68	34
2021	21,828	21,657	907,278	899,093	22	158,425	0.10	7,201	41.52	7.32	18
2022	21,558	21,633	888,658	895,356	27	186,155	0.12	6,895	41.39	8.61	21
2023	21,552	21,512	877,806	881,389	36	351,683	0.17	9,779	40.97	16.35	40
2024	22,059	21,871	908,257	893,584	39	389,439	0.18	10,043	40.86	17.81	44
Total	108,427	107,850	4,465,433	4,430,735	143	1,375,422	0.13	9,636	41.08	12.75	31
Underinsured Motorist / Automobiliste sous-assuré											
2020	20,869	20,612	661,862	648,597	0	0	0.00	0	31.47	0.00	0
2021	21,262	21,077	685,638	677,367	0	0	0.00	0	32.14	0.00	0
2022	20,934	21,040	668,162	674,067	1	14,846	0.00	21,769	32.04	0.71	2
2023	20,893	20,821	669,568	666,380	0	0	0.00	0	32.01	0.00	0
2024	21,405	21,208	689,648	680,197	0	0	0.00	0	32.07	0.00	0
Total	105,363	104,759	3,374,878	3,346,608	1	14,846	0.00	21,769	31.95	0.14	0
All Perils - All codes / Tous risques - Tous les codes											
2020	161	163	134,120	133,294	5	32,944	3.08	6,589	819.84	202.63	25
2021	199	181	185,423	160,077	6	53,612	3.31	8,935	881.99	295.39	33
2022	249	223	234,256	209,660	15	61,390	6.73	4,094	941.40	275.65	29
2023	316	292	298,584	271,091	13	119,314	4.43	9,230	929.85	409.25	44
2024	405	362	379,982	338,377	19	240,408	5.13	12,952	935.39	664.57	71
Total	1,330	1,220	1,232,365	1,112,498	57	507,669	4.71	8,832	911.82	416.09	46
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	5,187	5,415	3,106,482	3,164,454	144	1,149,488	2.66	7,983	584.33	212.26	36
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	1,116,977	2.55	9,008	630.08	229.72	36
2023	4,461	4,582	2,887,422	2,931,410	130	1,585,132	2.85	12,149	639.77	345.95	54
2024	3,939	4,218	2,587,415	2,743,973	125	1,387,701	2.96	11,119	650.55	329.00	51
Total	23,339	24,152	14,742,413	15,044,160	656	6,438,624	2.72	9,811	622.91	266.59	43
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	5,232	5,009	3,275,155	3,045,656	125	1,139,519	2.50	9,116	607.99	227.48	37
2021	5,620	5,438	3,708,838	3,519,491	153	1,463,159	2.81	9,563	647.19	269.06	42
2022	5,683	5,645	3,783,083	3,732,525	169	1,862,459	2.99	11,020	661.20	329.93	50
2023	6,027	5,820	4,172,466	3,951,491	184	2,248,629	3.17	12,204	678.95	386.36	57
2024	6,741	6,401	4,890,391	4,554,028	213	2,566,435	3.33	12,026	711.47	400.95	56
Total	29,303	28,313	19,829,933	18,803,190	845	9,280,201	2.98	10,987	664.11	327.77	49
Collision - All codes / Collision - Tous les codes											
2020	14,319	14,127	8,589,065	8,217,249	388	3,284,754	2.75	8,466	581.65	232.51	40
2021	14,594	14,459	9,137,641	8,929,657	403	3,563,564	2.79	8,843	617.57	246.45	40
2022	14,475	14,489	9,138,109	9,093,737	413	4,082,520	2.85	9,885	627.62	281.76	45
2023	14,595	14,487	9,538,905	9,292,753	438	5,007,749	3.03	11,427	641.47	345.68	54
2024	14,875	14,795	10,077,949	9,859,074	494	5,711,285	3.34	11,551	666.39	386.04	58
Total	72,857	72,357	46,481,669	45,392,470	2,137	21,649,871	2.95	10,132	627.34	299.21	48
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	4,028	5,057	1,005,635	1,173,040	69	304,428	1.36	4,412	231.94	60.19	26
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	758,181	785,981	64	651,494	2.23	10,180	274.15	227.24	83
2023	2,495	2,590	708,738	730,601	61	428,350	2.37	6,989	282.03	165.36	59
2024	2,153	2,315	635,289	667,041	33	330,631	1.43	9,973	288.20	142.85	50
Total	14,455	16,229	3,919,052	4,233,456	290	2,075,527	1.79	7,146	260.86	127.89	49
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	7,182	7,449	1,665,829	1,642,736	93	668,195	1.25	7,185	220.53	89.70	41
2021	7,354	7,182	1,825,681	1,736,967	94	552,752	1.31	5,880	241.86	76.97	32
2022	7,294	7,298	1,975,112	1,884,316	121	1,288,617	1.66	10,650	258.20	176.58	68
2023	7,142	7,205	1,995,058	1,981,761	120	1,560,985	1.66	13,055	275.05	216.65	79
2024	6,831	7,049	2,028,230	2,022,211	122	1,436,990	1.73	11,754	286.88	203.86	71
Total	35,804	36,182	9,489,910	9,267,992	550	5,507,539	1.52	10,017	256.15	152.22	59
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	15,878	15,736	4,178,647	4,002,563	217	1,327,374	1.38	6,117	254.37	84.36	33
2021	15,998	15,940	4,367,696	4,294,392	279	1,562,655	1.75	5,601	269.41	98.03	36
2022	15,783	15,842	4,536,382	4,440,706	335	3,334,798	2.11	9,955	280.32	210.51	75
2023	15,867	15,763	4,703,359	4,600,347	342	3,049,655	2.17	8,927	291.85	193.47	66
2024	16,071	16,042	5,078,469	4,897,280	292	3,033,827	1.82	10,384	305.28	189.12	62
Total	79,598	79,322	22,864,553	22,235,288	1,465	12,308,310	1.85	8,403	280.32	155.17	55
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	16	21	2,029	2,391	0	0	0.00	0	115.89	0.00	0
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
Total	101	106	18,955	17,558	0	0	0.00	0	165.01	0.00	0
Total											
2020	21,473	21,241	22,626,693	21,818,994	915	8,921,692			1,027.21	420.02	41
2021	21,848	21,685	23,704,829	23,307,042	1,017	9,521,288			1,074.79	439.07	41
2022	21,571	21,643	23,760,060	23,639,381	1,064	14,294,802			1,092.24	660.48	60
2023	21,555	21,514	25,231,617	24,308,910	1,083	14,743,097			1,129.89	685.26	61
2024	22,048	21,867	26,940,189	26,212,898	1,085	15,553,855			1,198.76	711.30	59
Total	108,494	107,951	122,263,388	119,287,225	5,163	63,034,735			1,105.02	583.92	53
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	3,460	3,400	1,391,335	1,323,079	19	138,424	0.56	7,296	389.09	40.71	10
2021	3,619	3,547	1,497,824	1,443,809	22	144,633	0.62	6,598	407.03	40.77	10
2022	3,671	3,648	1,501,912	1,499,319	26	432,244	0.71	16,675	411.00	118.49	29
2023	3,602	3,676	1,732,112	1,624,923	23	285,662	0.63	12,287	442.06	77.71	18
2024	3,592	3,600	1,827,576	1,779,536	14	296,502	0.38	21,803	494.34	82.37	17
Total	17,944	17,871	7,950,759	7,670,666	104	1,297,466	0.58	12,516	429.22	72.60	17
Accident Benefits / Indemnités d'accident											
2020	3,458	3,401	169,975	164,313	3	342,381	0.09	114,127	48.32	100.68	208
2021	3,621	3,548	184,431	177,005	3	7,498	0.08	2,499	49.89	2.11	4
2022	3,669	3,646	193,230	188,868	2	2,823	0.05	1,412	51.80	0.77	1
2023	3,600	3,672	188,778	193,244	4	18,411	0.11	4,607	52.62	5.01	10
2024	3,590	3,599	192,152	189,568	7	59,046	0.19	8,485	52.67	16.40	31
Total	17,938	17,867	928,566	912,998	19	430,160	0.11	22,694	51.10	24.08	47
Underinsured Motorist / Automobiliste sous-assuré											
2020	3,374	3,305	84,837	82,153	0	0	0.00	0	24.86	0.00	0
2021	3,522	3,459	89,664	88,392	0	0	0.00	0	25.55	0.00	0
2022	3,555	3,539	86,713	87,852	0	0	0.00	0	24.82	0.00	0
2023	3,459	3,505	84,331	85,720	1	164,006	0.03	168,039	24.45	46.79	191
2024	3,489	3,480	87,571	85,743	0	0	0.00	0	24.64	0.00	0
Total	17,399	17,288	433,116	429,860	1	164,006	0.01	168,039	24.86	9.49	38
All Perils - All codes / Tous risques - Tous les codes											
2020	37	39	34,950	34,150	1	5,883	2.57	5,883	877.68	151.21	17
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	37,253	1.22	37,291	1,029.73	453.94	44
2023	123	105	125,755	106,589	3	28,911	2.84	9,689	1,013.88	275.00	27
2024	112	118	113,440	119,095	4	24,361	3.32	6,230	1,010.45	206.69	20
Total	435	398	440,628	399,901	9	96,796	2.23	10,885	1,003.61	242.92	24
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	581	631	355,198	379,327	13	165,501	2.06	12,731	601.09	262.26	44
2021	640	629	407,124	380,967	9	71,959	1.43	7,995	605.81	114.43	19
2022	614	616	374,750	386,099	11	92,422	1.78	8,402	626.37	149.94	24
2023	511	567	325,975	358,354	10	137,070	1.76	13,762	632.15	241.80	38
2024	420	470	276,395	301,642	4	47,879	0.82	12,424	641.95	101.90	16
Total	2,766	2,913	1,739,442	1,806,389	47	514,831	1.61	10,997	620.09	176.73	29
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	548	534	351,730	326,112	4	48,246	0.75	12,062	610.94	90.38	15
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	199,084	2.40	13,272	672.38	318.38	47
2023	687	667	485,679	466,446	13	176,194	1.94	13,608	699.08	264.07	38
2024	811	738	594,987	528,893	7	69,624	0.91	10,324	716.95	94.38	13
Total	3,302	3,142	2,278,740	2,118,162	47	564,972	1.49	12,100	674.10	179.80	27
Collision - All codes / Collision - Tous les codes											
2020	1,999	1,964	1,212,436	1,152,925	28	314,341	1.43	11,226	586.92	160.02	27
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	1,370,842	1,346,056	34	434,330	1.56	12,774	618.24	199.49	32
2023	2,138	2,175	1,353,454	1,359,585	36	505,088	1.65	14,087	625.06	232.21	37
2024	2,150	2,140	1,429,845	1,385,094	26	311,712	1.22	11,983	647.35	145.68	23
Total	10,649	10,538	6,697,347	6,517,036	150	1,779,478	1.42	11,874	618.43	168.86	27
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	320	480	76,701	102,489	3	14,739	0.62	4,913	213.32	30.68	14
2021	235	264	61,295	66,413	0	0	0.00	0	251.76	0.00	0
2022	207	222	53,971	57,237	3	110,208	1.35	36,736	258.20	497.15	193
2023	178	189	45,285	48,547	0	0	0.00	0	256.32	0.00	0
2024	152	167	43,468	45,812	5	153,356	3.11	29,609	274.89	920.18	335
Total	1,091	1,322	280,720	320,498	11	278,303	0.85	24,894	242.44	210.52	87
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	727	857	232,051	247,656	3	9,767	0.35	3,256	289.11	11.40	4
2021	719	716	243,060	236,228	7	22,362	0.98	3,195	330.16	31.25	9
2022	723	720	249,548	244,896	6	34,467	0.83	5,744	340.20	47.88	14
2023	633	683	219,893	237,267	5	111,045	0.74	22,089	347.46	162.62	47
2024	568	604	208,597	212,994	5	13,996	0.86	2,702	352.76	23.18	7
Total	3,370	3,579	1,153,149	1,179,041	26	191,637	0.73	7,313	329.47	53.55	16
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	2,263	2,243	685,642	658,953	9	37,551	0.40	4,172	293.78	16.74	6
2021	2,331	2,296	724,397	707,331	14	66,720	0.61	4,766	308.02	29.05	9
2022	2,411	2,371	757,348	739,370	18	209,683	0.76	11,649	311.84	88.44	28
2023	2,305	2,347	739,200	745,506	16	273,030	0.69	16,972	317.62	116.32	37
2024	2,310	2,306	770,068	749,936	25	272,393	1.08	10,957	325.23	118.13	36
Total	11,621	11,563	3,676,655	3,601,096	82	859,377	0.71	10,487	311.42	74.32	24
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	3	4	388	594	0	0	0.00	0	155.69	0.00	0
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
Total	23	20	3,451	2,826	0	0	0.00	0	139.37	0.00	0
Total											
2020	3,460	3,400	3,579,563	3,416,166	60	838,581			1,004.64	246.61	25
2021	3,619	3,547	3,905,092	3,745,779	65	433,246			1,055.98	122.14	12
2022	3,671	3,648	3,999,442	3,946,326	81	1,116,334			1,081.78	306.01	28
2023	3,602	3,676	4,224,550	4,116,249	83	1,275,108			1,119.81	346.89	31
2024	3,592	3,600	4,421,875	4,309,862	75	964,014			1,197.24	267.79	22
Total	17,944	17,871	20,130,522	19,534,383	364	4,627,282			1,093.06	258.92	24
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	32,211	31,606	12,543,670	11,932,034	436	9,929,984	1.38	22,757	377.53	314.18	83
2021	33,199	32,656	12,930,014	12,749,754	412	7,795,107	1.26	18,941	390.43	238.71	61
2022	33,553	33,315	12,928,794	12,902,963	410	10,597,590	1.23	25,862	387.30	318.10	82
2023	34,468	33,923	14,805,964	13,719,009	410	12,332,160	1.21	30,115	404.42	363.54	90
2024	35,436	35,029	16,007,044	15,513,770	412	10,021,095	1.18	24,312	442.88	286.08	65
Total	168,867	166,528	69,215,486	66,817,531	2,079	50,675,935	1.25	24,371	401.24	304.31	76
Accident Benefits / Indemnités d'accident											
2020	32,209	31,612	1,367,379	1,313,402	51	153,526	0.16	3,010	41.55	4.86	12
2021	33,186	32,653	1,398,111	1,383,015	67	619,133	0.21	9,241	42.35	18.96	45
2022	33,531	33,289	1,394,909	1,394,792	59	234,311	0.18	3,971	41.90	7.04	17
2023	34,463	33,912	1,409,344	1,402,759	54	279,707	0.16	5,185	41.36	8.25	20
2024	35,442	35,036	1,466,719	1,437,293	90	983,741	0.26	10,878	41.02	28.08	68
Total	168,832	166,502	7,036,462	6,931,261	321	2,270,419	0.19	7,065	41.63	13.64	33
Underinsured Motorist / Automobiliste sous-assuré											
2020	31,564	31,010	852,464	826,407	0	0	0.00	0	26.65	0.00	0
2021	32,392	31,915	906,633	881,140	1	119,337	0.00	197,251	27.61	3.74	14
2022	32,653	32,474	899,850	901,812	1	57,297	0.00	84,013	27.77	1.76	6
2023	33,438	32,953	920,931	908,555	2	132,171	0.01	67,710	27.57	4.01	15
2024	34,377	33,991	973,595	948,037	8	511,561	0.02	67,249	27.89	15.05	54
Total	164,424	162,343	4,553,473	4,465,951	11	820,366	0.01	75,638	27.51	5.05	18
All Perils - All codes / Tous risques - Tous les codes											
2020	61	62	57,214	56,114	2	2,693	3.24	1,347	908.29	43.59	5
2021	116	80	99,893	73,499	7	37,366	8.74	5,338	917.28	466.34	51
2022	205	158	171,965	134,835	12	112,432	7.59	9,374	852.84	711.14	83
2023	262	239	204,649	196,069	20	70,485	8.32	3,544	820.44	294.94	36
2024	406	342	302,384	259,729	27	320,071	8.01	11,694	760.24	936.87	123
Total	1,050	881	836,105	720,245	68	543,047	7.75	7,956	817.88	616.66	75
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	6,754	6,920	3,805,400	3,850,069	185	1,402,876	2.67	7,583	556.36	202.73	36
2021	6,593	6,660	3,785,797	3,796,018	160	1,262,827	2.40	7,893	570.01	189.63	33
2022	6,304	6,430	3,674,220	3,716,967	139	1,529,537	2.16	11,004	578.04	237.87	41
2023	6,218	6,244	3,798,823	3,741,619	151	1,982,071	2.42	13,092	599.22	317.43	53
2024	5,523	5,865	3,374,646	3,572,744	182	2,240,005	3.09	12,340	609.13	381.91	63
Total	31,393	32,119	18,438,886	18,677,418	817	8,417,315	2.54	10,304	581.50	262.06	45
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	4,769	4,529	2,906,315	2,731,801	117	1,266,427	2.58	10,824	603.20	279.64	46
2021	5,186	4,995	3,299,589	3,132,314	134	1,385,788	2.68	10,342	627.09	277.44	44
2022	5,482	5,355	3,469,562	3,392,666	158	1,630,677	2.95	10,321	633.50	304.49	48
2023	5,987	5,683	3,931,841	3,671,338	146	1,889,731	2.58	12,907	646.05	332.54	51
2024	7,222	6,604	4,914,661	4,427,194	249	2,812,883	3.77	11,297	670.34	425.91	64
Total	28,646	27,166	18,521,968	17,355,314	804	8,985,506	2.96	11,170	638.85	330.76	52
Collision - All codes / Collision - Tous les codes											
2020	17,604	17,249	9,498,553	9,147,227	465	3,890,037	2.70	8,366	530.30	225.52	43
2021	18,110	17,821	9,968,010	9,749,469	441	4,047,799	2.47	9,179	547.07	227.13	42
2022	18,475	18,304	10,180,368	10,082,290	493	5,282,251	2.69	10,715	550.82	288.58	52
2023	19,094	18,716	10,873,751	10,491,171	474	6,006,729	2.53	12,670	560.56	320.95	57
2024	19,710	19,434	11,600,889	11,242,202	672	8,101,728	3.46	12,058	578.48	416.88	72
Total	92,994	91,524	52,121,571	50,712,358	2,545	27,328,543	2.78	10,738	554.09	298.59	54
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	11,094	13,172	1,990,188	2,301,009	181	993,906	1.37	5,491	174.68	75.45	43
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	7,376	7,596	1,495,826	1,510,872	111	672,657	1.45	6,087	198.92	88.56	45
2024	6,458	6,928	1,315,195	1,409,821	72	520,835	1.04	7,202	203.49	75.18	37
Total	41,437	45,398	7,928,677	8,499,460	582	3,292,428	1.28	5,659	187.22	72.52	39
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	6,391	6,571	1,367,533	1,307,744	77	514,519	1.17	6,682	199.03	78.31	39
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	1,843,120	1,790,322	98	910,386	1.32	9,290	240.50	122.30	51
2023	7,736	7,557	1,958,523	1,896,542	88	899,497	1.17	10,174	250.95	119.02	47
2024	8,111	7,908	2,145,654	2,034,259	77	941,977	0.98	12,157	257.24	119.12	46
Total	37,106	36,388	9,058,811	8,602,108	427	3,927,712	1.17	9,201	236.40	107.94	46
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	23,907	23,697	4,554,517	4,409,130	359	1,895,690	1.51	5,280	186.06	80.00	43
2021	24,057	23,970	4,806,544	4,690,583	355	1,757,446	1.48	4,951	195.68	73.32	37
2022	23,951	23,992	4,971,595	4,876,938	381	2,366,786	1.59	6,212	203.27	98.65	49
2023	24,319	24,039	5,252,997	5,087,190	390	2,484,815	1.62	6,374	211.62	103.37	49
2024	24,681	24,544	5,613,457	5,425,473	307	2,422,263	1.25	7,894	221.05	98.69	45
Total	120,915	120,243	25,199,110	24,489,314	1,792	10,927,000	1.49	6,099	203.67	90.87	45
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	88	105	7,258	8,837	0	0	0.00	0	83.95	0.00	0
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	109	113	11,308	11,755	1	9,305	0.89	9,259	104.29	82.55	79
Total	523	518	49,280	48,177	1	9,305	0.19	9,259	93.04	17.97	19
Total											
2020	32,211	31,606	28,881,055	27,693,152	1,313	15,871,930			876.20	502.18	57
2021	33,199	32,656	30,117,990	29,535,079	1,282	14,376,188			904.44	440.24	49
2022	33,553	33,315	30,557,835	30,303,141	1,355	18,650,669			909.60	559.83	62
2023	34,468	33,923	33,479,211	31,815,208	1,349	21,306,066			937.87	628.08	67
2024	35,436	35,029	35,975,396	34,838,259	1,517	22,369,763			994.55	638.61	64
Total	168,867	166,528	159,011,487	154,184,838	6,817	92,574,616			925.88	555.91	60
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	3,475	3,564	1,504,246	1,494,573	22	152,354	0.62	6,946	419.32	42.74	10
2021	3,335	3,407	1,562,466	1,510,652	35	443,870	1.02	12,727	443.42	130.29	29
2022	3,686	3,530	1,848,644	1,751,173	17	1,838,846	0.48	108,924	496.03	520.86	105
2023	3,765	4,100	1,955,074	2,008,497	23	467,452	0.56	20,307	489.82	114.00	23
2024	3,994	3,922	2,118,128	2,054,778	25	632,690	0.63	25,692	523.85	161.30	31
Total	18,255	18,524	8,988,558	8,819,673	121	3,535,211	0.66	29,135	476.11	190.84	40
Accident Benefits / Indemnités d'accident											
2020	3,460	3,533	52,756	50,713	0	0	0.00	0	14.36	0.00	0
2021	3,315	3,386	54,270	55,216	1	8,389	0.03	8,389	16.31	2.48	15
2022	3,677	3,520	61,291	58,209	0	0	0.00	0	16.54	0.00	0
2023	3,774	4,107	65,271	66,686	0	8,130	0.00	0	16.24	1.98	12
2024	3,991	3,922	67,772	67,178	0	0	0.00	0	17.13	0.00	0
Total	18,217	18,467	301,360	298,002	1	16,519	0.01	16,519	16.14	0.89	6
Underinsured Motorist / Automobiliste sous-assuré											
2020	3,206	3,308	81,014	85,936	0	0	0.00	0	25.98	0.00	0
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	3,693	3,628	94,460	91,811	0	0	0.00	0	25.30	0.00	0
Total	17,077	16,987	424,390	424,126	0	0	0.00	0	24.97	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	656	605	417,275	408,932	4	29,082	0.66	7,270	676.06	48.08	7
2021	498	602	370,281	404,500	6	139,054	1.00	23,176	672.30	231.11	34
2022	617	574	456,315	417,202	9	244,646	1.57	27,195	726.97	426.30	59
2023	621	632	494,896	489,802	11	397,118	1.72	36,597	775.53	628.78	81
2024	684	656	539,997	534,205	10	391,128	1.47	40,506	814.38	596.26	73
Total	3,077	3,068	2,278,764	2,254,642	40	1,201,027	1.29	30,403	734.90	391.47	53
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	168	186	78,656	83,511	0	0	0.00	0	449.71	0.00	0
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	7,201	0.57	7,206	434.17	41.26	10
2023	162	157	74,375	70,633	0	2,948	0.00	0	451.21	18.83	4
2024	145	164	73,807	77,492	4	17,144	2.21	4,729	471.41	104.29	22
Total	813	844	375,770	383,685	6	29,526	0.67	5,249	454.57	34.98	8
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	677	669	283,559	276,943	10	214,545	1.50	21,455	414.19	320.87	77
2021	668	674	284,961	283,318	13	97,977	1.93	7,537	420.44	145.40	35
2022	713	690	319,942	301,207	11	114,992	1.59	10,461	436.35	166.59	38
2023	739	737	344,385	336,571	8	105,339	1.07	13,359	456.44	142.86	31
2024	788	757	372,041	358,957	18	291,198	2.39	16,065	473.88	384.43	81
Total	3,586	3,528	1,604,888	1,556,996	60	824,052	1.70	13,733	441.37	233.60	53
Collision - All codes / Collision - Tous les codes											
2020	1,234	1,236	557,667	547,098	13	250,888	1.05	19,299	442.68	203.00	46
2021	1,242	1,220	556,394	543,971	17	288,075	1.39	16,946	445.81	236.09	53
2022	1,300	1,274	584,611	567,844	15	171,196	1.18	11,421	445.75	134.39	30
2023	1,377	1,350	674,255	631,368	12	191,431	0.88	16,185	467.83	141.85	30
2024	1,474	1,433	733,278	710,609	27	488,572	1.90	17,969	495.90	340.95	69
Total	6,627	6,512	3,106,205	3,000,891	84	1,390,161	1.29	16,548	460.79	213.46	46
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	104	117	20,592	23,459	2	13,957	1.71	6,979	200.35	119.20	59
2021	84	96	16,504	18,949	0	0	0.00	0	197.90	0.00	0
2022	61	74	11,976	14,597	0	0	0.00	0	197.14	0.00	0
2023	47	54	10,670	11,498	2	29,918	3.69	14,894	211.43	550.14	260
2024	45	47	10,494	10,687	0	0	0.00	0	227.45	0.00	0
Total	341	388	70,236	79,190	4	43,875	1.03	10,945	203.97	113.01	55
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	890	914	182,299	185,027	7	53,706	0.77	7,672	202.48	58.77	29
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	174,343	1.35	13,411	213.13	180.57	85
2023	997	994	217,686	213,546	4	23,845	0.40	5,935	214.89	24.00	11
2024	1,016	1,023	225,902	226,309	14	299,141	1.39	20,969	221.14	292.31	132
Total	4,811	4,785	1,031,416	1,015,982	46	657,200	0.97	14,199	212.34	137.35	65
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	1,578	1,602	374,386	374,243	12	154,833	0.75	12,903	233.61	96.65	41
2021	1,574	1,561	377,418	373,962	14	368,324	0.90	26,309	239.60	235.98	98
2022	1,645	1,620	398,943	392,380	16	493,354	0.99	30,835	242.26	304.60	126
2023	1,728	1,704	449,155	425,957	11	268,724	0.65	24,323	249.94	157.68	63
2024	1,828	1,793	478,450	466,742	23	514,550	1.31	21,955	260.29	286.95	110
Total	8,352	8,280	2,078,352	2,033,284	76	1,799,785	0.92	23,531	245.57	217.37	89
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	26	29	3,268	4,683	0	0	0.00	0	163.95	0.00	0
2021	19	22	4,257	3,956	0	0	0.00	0	179.24	0.00	0
2022	17	20	5,264	4,610	0	0	0.00	0	229.89	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
Total	95	110	24,571	24,228	0	0	0.00	0	221.08	0.00	0
Total											
2020	3,475	3,564	2,990,612	2,966,180	51	587,157			832.19	164.73	20
2021	3,335	3,407	3,001,646	2,971,457	73	1,247,711			872.20	366.24	42
2022	3,686	3,530	3,439,010	3,271,809	57	2,748,042			926.76	778.40	84
2023	3,765	4,100	3,731,541	3,714,779	57	1,332,855			905.94	325.05	36
2024	3,994	3,922	4,039,391	3,930,622	85	2,026,939			1,002.09	516.76	52
Total	18,255	18,524	17,202,200	16,854,846	322	7,942,703			909.87	428.77	47
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	1,820	1,868	481,457	521,187	4	27,254	0.21	6,834	279.07	14.59	5
2021	1,939	1,829	667,091	552,398	1	22,864	0.05	22,956	302.08	12.50	4
2022	2,174	1,991	874,120	687,101	5	326,585	0.25	65,738	345.07	164.02	48
2023	2,212	2,375	914,723	914,877	7	979,104	0.29	139,812	385.23	412.27	107
2024	2,193	2,203	912,222	915,315	2	34,946	0.10	16,075	415.53	15.86	4
Total	10,339	10,265	3,849,613	3,590,876	19	1,390,754	0.19	72,704	349.82	135.48	39
Accident Benefits / Indemnités d'accident											
2020	1,812	1,861	49,950	37,796	0	0	0.00	0	20.30	0.00	0
2021	1,935	1,823	65,838	58,185	0	0	0.00	0	31.92	0.00	0
2022	2,170	1,987	75,783	69,600	0	0	0.00	0	35.03	0.00	0
2023	2,211	2,373	80,645	80,002	0	0	0.00	0	33.71	0.00	0
2024	2,194	2,204	82,325	81,753	0	0	0.00	0	37.10	0.00	0
Total	10,323	10,248	354,541	327,336	0	0	0.00	0	31.94	0.00	0
Underinsured Motorist / Automobiliste sous-assuré											
2020	1,173	1,242	36,799	41,865	0	0	0.00	0	33.71	0.00	0
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	1,496	1,490	55,305	56,821	0	0	0.00	0	38.14	0.00	0
Total	6,977	6,732	246,723	238,704	0	0	0.00	0	35.46	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	153	151	93,570	93,004	0	28	0.00	0	616.97	0.19	0
2021	656	434	139,079	105,518	1	33,306	0.23	33,306	243.05	76.72	32
2022	707	696	157,302	156,885	1	1,075	0.14	1,075	225.38	1.54	1
2023	804	768	202,158	185,867	2	52,542	0.26	26,780	241.89	68.38	28
2024	775	796	199,475	203,732	0	0	0.00	0	256.09	0.00	0
Total	3,095	2,845	791,584	745,006	4	86,951	0.14	21,946	261.87	30.56	12
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	58	63	27,475	28,386	0	0	0.00	0	453.47	0.00	0
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	18,651	19,614	0	0	0.00	0	430.56	0.00	0
Total	257	266	116,094	121,333	2	29,353	0.75	14,676	455.51	110.20	24
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	190	187	65,338	63,304	0	34	0.00	0	337.97	0.18	0
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	19,971	0.67	20,071	403.28	134.32	33
2024	151	138	70,985	63,672	3	20,935	1.90	8,015	463.01	152.23	33
Total	795	820	316,565	312,728	4	40,939	0.44	11,350	381.54	49.95	13
Collision - All codes / Collision - Tous les codes											
2020	357	360	140,285	141,172	0	34	0.00	0	392.59	0.09	0
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	19,971	0.25	20,071	467.05	49.42	11
2024	431	408	210,235	203,239	3	20,935	0.64	8,015	497.96	51.29	10
Total	2,024	1,968	926,859	882,217	6	70,292	0.28	12,536	448.37	35.72	8
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	4	5	1,482	1,571	0	0	0.00	0	334.21	0.00	0
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
Total	17	18	5,807	6,128	0	0	0.00	0	342.30	0.00	0

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 \$)											
2020	197	222	39,981	42,062	0	0	0.00	0	189.27	0.00	0
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	34,286	32,554	1	13,248	0.71	12,959	224.79	91.48	41
Total	953	1,001	211,500	216,259	3	33,806	0.30	11,185	216.02	33.77	16
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	494	510	120,343	122,712	0	0	0.00	0	240.65	0.00	0
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	599	580	167,481	166,157	3	206,997	0.53	67,492	286.67	357.12	125
Total	2,839	2,778	762,418	732,273	5	227,555	0.18	44,909	263.57	81.90	31
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	3	5	10	580	0	0	0.00	0	106.21	0.00	0
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
Total	17	21	1,556	2,254	0	0	0.00	0	108.68	0.00	0
Total											
2020	1,820	1,868	922,414	958,315	4	27,316			513.13	14.63	3
2021	1,939	1,829	1,251,266	1,056,578	5	102,158			577.79	55.86	10
2022	2,174	1,991	1,519,316	1,295,022	7	331,583			650.38	166.53	26
2023	2,212	2,375	1,612,964	1,581,433	10	1,051,617			665.90	442.81	66
2024	2,193	2,203	1,627,334	1,627,316	8	262,878			738.76	119.34	16
Total	10,339	10,265	6,933,294	6,518,666	34	1,775,551			635.03	172.97	27
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	4,589	4,546	1,927,690	1,897,803	53	2,181,653	1.16	41,287	417.49	479.93	115
2021	4,766	4,673	2,269,980	2,093,637	37	551,290	0.79	14,951	448.05	117.98	26
2022	4,923	4,859	2,539,842	2,401,583	37	898,739	0.76	24,469	494.21	184.95	37
2023	4,923	5,005	2,639,920	2,684,221	35	1,442,138	0.70	41,177	536.36	288.17	54
2024	5,176	5,111	3,373,664	2,918,025	33	723,985	0.64	22,201	570.90	141.64	25
Total	24,378	24,194	12,751,096	11,995,270	194	5,797,805	0.80	29,874	495.80	239.64	48
Accident Benefits / Indemnités d'accident											
2020	4,586	4,544	73,675	72,565	3	39,223	0.07	13,074	15.97	8.63	54
2021	4,758	4,664	81,870	83,478	5	67,856	0.11	13,571	17.90	14.55	81
2022	4,910	4,852	80,320	75,339	1	2,882	0.02	2,893	15.53	0.59	4
2023	4,922	4,996	84,070	84,474	3	3,557	0.06	1,213	16.91	0.71	4
2024	5,168	5,107	93,307	87,679	1	789,525	0.02	822,422	17.17	154.60	900
Total	24,345	24,163	413,242	403,535	13	903,042	0.05	70,074	16.70	37.37	224
Underinsured Motorist / Automobiliste sous-assuré											
2020	4,445	4,342	129,626	122,805	0	5,147	0.00	0	28.28	1.19	4
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	4,921	4,889	138,190	135,879	0	0	0.00	0	27.79	0.00	0
Total	23,433	23,231	657,279	649,236	0	5,147	0.00	0	27.95	0.22	1
All Perils - All codes / Tous risques - Tous les codes											
2020	486	484	354,878	361,160	6	100,810	1.24	16,802	745.54	208.10	28
2021	475	461	351,875	340,941	4	227,043	0.87	56,761	739.66	492.56	67
2022	502	493	447,057	397,361	9	315,273	1.82	35,050	806.15	639.61	79
2023	436	525	502,836	524,350	7	326,064	1.32	47,071	998.10	620.66	62
2024	620	554	570,124	539,894	6	260,548	1.14	41,383	975.13	470.59	48
Total	2,520	2,517	2,226,770	2,163,705	32	1,229,738	1.28	38,169	859.53	488.51	57
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	772	799	447,424	451,024	10	109,796	1.25	10,980	564.78	137.49	24
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	41,433	0.82	6,910	574.05	56.52	10
2023	683	691	404,275	405,181	13	129,469	1.86	10,080	586.48	187.40	32
2024	600	651	375,327	403,787	9	126,081	1.35	14,373	619.94	193.57	31
Total	3,513	3,635	2,070,903	2,118,134	47	521,233	1.28	11,182	582.76	143.41	25
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	808	779	443,832	435,481	13	189,736	1.67	14,595	558.88	243.50	44
2021	914	877	495,492	478,197	13	329,054	1.48	25,312	545.55	375.40	69
2022	995	964	562,964	533,611	12	157,185	1.24	13,107	553.64	163.08	29
2023	1,054	1,032	616,832	596,737	17	290,872	1.63	17,318	578.26	281.87	49
2024	1,127	1,094	649,355	639,479	18	227,557	1.60	12,970	584.78	208.09	36
Total	4,899	4,745	2,768,475	2,683,505	72	1,194,405	1.52	16,512	565.54	251.72	45
Collision - All codes / Collision - Tous les codes											
2020	1,932	1,908	1,145,883	1,131,194	26	380,252	1.36	14,625	592.78	199.26	34
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	1,392,497	25	386,804	1.16	15,481	644.40	179.00	28
2023	2,328	2,266	1,592,180	1,540,186	41	798,848	1.83	19,251	679.81	352.60	52
2024	2,425	2,408	1,745,797	1,708,766	33	513,573	1.38	15,406	709.49	213.24	30
Total	10,991	10,794	7,278,846	7,043,241	153	2,734,988	1.42	17,897	652.50	253.37	39
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	571	639	95,353	105,285	1	6,110	0.16	6,110	164.83	9.57	6
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	14,655	0.63	4,885	182.44	30.56	17
2023	415	444	79,100	87,905	4	55,639	0.90	13,846	197.89	125.25	63
2024	261	359	48,355	67,477	1	29,308	0.28	28,805	187.88	81.60	43
Total	2,218	2,463	400,284	438,741	13	237,178	0.53	18,194	178.12	96.29	54

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 \$)											
2020	1,804	1,800	289,455	279,765	9	58,471	0.50	6,497	155.44	32.49	21
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	131,317	0.63	10,943	182.44	68.54	38
2023	1,987	1,951	393,719	383,969	8	148,350	0.41	18,459	196.77	76.02	39
2024	2,059	2,035	426,656	414,221	6	104,114	0.30	17,055	203.51	51.15	25
Total	9,677	9,545	1,811,643	1,740,966	42	551,735	0.44	13,092	182.39	57.80	32
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	3,064	3,113	544,823	543,422	15	290,593	0.48	19,373	174.56	93.35	53
2021	3,249	3,170	620,141	588,066	12	244,379	0.38	20,365	185.48	77.08	42
2022	3,321	3,279	720,651	660,159	23	461,105	0.70	20,048	201.36	140.64	70
2023	3,485	3,411	777,069	770,221	15	321,740	0.44	21,351	225.82	94.33	42
2024	3,505	3,531	834,444	814,587	11	171,854	0.32	15,355	230.68	48.67	21
Total	16,624	16,504	3,497,128	3,376,455	76	1,489,673	0.46	19,534	204.58	90.26	44
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	36	38	5,879	5,419	0	0	0.00	0	140.91	0.00	0
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
Total	121	132	27,589	27,367	0	0	0.00	0	206.92	0.00	0
Total											
2020	4,589	4,546	4,182,454	4,134,369	103	2,997,678			909.50	659.44	73
2021	4,766	4,673	4,787,424	4,509,694	85	1,746,079			965.09	373.67	39
2022	4,923	4,859	5,388,569	5,062,519	95	2,064,805			1,041.79	424.90	41
2023	4,923	5,005	5,732,914	5,742,197	101	2,892,346			1,147.41	577.95	50
2024	5,176	5,111	6,760,589	6,210,029	84	2,459,485			1,214.96	481.19	40
Total	24,378	24,194	26,851,950	25,658,808	468	12,160,393			1,060.55	502.62	47
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	1,082	1,079	114,379	113,701	1	35,996	0.09	36,105	105.36	33.36	32
2021	1,099	1,092	116,443	115,610	2	16,860	0.18	8,455	105.90	15.44	15
2022	1,040	1,063	110,948	112,818	1	9,199	0.09	9,255	106.09	8.65	8
2023	990	1,004	104,414	106,367	1	10,604	0.10	10,636	105.97	10.56	10
2024	1,050	1,027	113,470	110,648	0	0	0.00	0	107.71	0.00	0
Total	5,261	5,265	559,654	559,145	5	72,660	0.09	14,584	106.19	13.80	13
Accident Benefits / Indemnités d'accident											
2020	1,080	1,077	20,965	20,965	0	0	0.00	0	19.47	0.00	0
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	255	0.09	256	19.38	0.24	1
2023	990	1,002	18,850	19,088	0	0	0.00	0	19.04	0.00	0
2024	1,050	1,027	20,790	20,087	0	0	0.00	0	19.55	0.00	0
Total	5,259	5,262	101,989	102,180	1	255	0.02	256	19.42	0.05	0
Underinsured Motorist / Automobiliste sous-assuré											
2020	999	1,001	26,293	26,488	0	0	0.00	0	26.45	0.00	0
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	973	957	26,296	26,300	0	0	0.00	0	27.47	0.00	0
Total	4,888	4,892	130,694	130,661	0	0	0.00	0	26.71	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	50	41	10,540	8,275	0	0	0.00	0	202.09	0.00	0
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	67	71	15,910	16,569	1	21,130	1.18	25,155	232.94	297.07	128
Total	301	283	67,216	62,170	3	58,491	1.00	20,596	219.93	206.92	94
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	226	223	28,997	28,247	0	0	0.00	0	126.54	0.00	0
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	5,779	0.43	5,785	125.44	24.85	20
2023	241	235	32,114	30,823	0	0	0.00	0	131.13	0.00	0
2024	264	253	36,953	34,303	0	0	0.00	0	135.77	0.00	0
Total	1,189	1,168	155,670	150,653	1	5,779	0.09	5,785	129.00	4.95	4
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	75	74	9,178	8,667	0	0	0.00	0	117.51	0.00	0
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	85	73	11,817	10,138	1	9,941	1.29	10,553	138.33	135.64	98
Total	368	360	47,907	46,076	2	15,626	0.54	8,046	127.86	43.36	34
Collision - All codes / Collision - Tous les codes											
2020	390	383	48,791	46,964	0	0	0.00	0	122.53	0.00	0
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	5,779	0.26	5,785	126.84	14.87	12
2023	371	375	50,025	49,823	0	0	0.00	0	132.74	0.00	0
2024	422	399	59,949	55,685	2	20,571	0.47	10,919	139.53	51.55	37
Total	1,956	1,934	257,591	250,567	4	32,036	0.20	8,250	129.54	16.56	13
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	255	262	19,694	20,161	1	43,779	0.38	43,779	76.87	166.93	217
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	860	0.41	860	82.94	3.50	4
2023	218	227	18,136	19,154	2	17,445	0.88	8,671	84.23	76.72	91
2024	211	217	18,659	18,527	0	0	0.00	0	85.53	0.00	0
Total	1,172	1,202	96,668	98,046	4	62,084	0.33	15,475	81.59	51.67	63
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	354	342	29,424	28,530	1	4,703	0.29	4,703	83.46	13.76	16
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	40,602	1.45	8,120	82.45	117.49	142
2023	347	339	30,466	29,160	1	41,580	0.30	41,332	86.04	122.69	143
2024	392	372	35,815	32,853	0	0	0.00	0	88.30	0.00	0
Total	1,790	1,752	154,306	148,715	7	86,884	0.40	12,401	84.86	49.58	58
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	730	728	57,723	57,203	2	48,481	0.27	24,241	78.63	66.64	85
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	45,363	1.00	6,480	81.83	64.95	79
2023	658	660	55,786	55,618	4	63,781	0.61	15,850	84.28	96.65	115
2024	715	692	65,651	61,350	0	0	0.00	0	88.67	0.00	0
Total	3,500	3,501	294,181	289,570	13	157,625	0.37	12,103	82.72	45.03	54
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	18	17	822	834	0	0	0.00	0	48.88	0.00	0
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
Total	69	73	3,526	3,649	0	0	0.00	0	49.70	0.00	0
Total											
2020	1,082	1,079	279,513	274,430	3	84,478			254.30	78.28	31
2021	1,099	1,092	283,991	282,107	4	46,068			258.42	42.20	16
2022	1,040	1,063	276,377	278,955	11	74,435			262.31	69.99	27
2023	990	1,004	272,247	271,062	5	74,385			270.05	74.11	27
2024	1,050	1,027	302,723	291,386	3	41,701			283.65	40.59	14
Total	5,261	5,265	1,414,851	1,397,941	26	321,067			265.50	60.98	23
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	1,023	963	102,492	96,982	0	0	0.00	0	100.72	0.00	0
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	717	0.10	721	99.68	0.71	1
2023	1,008	1,011	100,704	100,776	0	0	0.00	0	99.70	0.00	0
2024	979	988	99,264	99,025	0	0	0.00	0	100.23	0.00	0
Total	5,037	4,990	504,843	499,871	1	717	0.02	721	100.18	0.14	0
Accident Benefits / Indemnités d'accident											
2020	1,025	964	23,465	21,009	0	0	0.00	0	21.80	0.00	0
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	978	988	23,740	23,999	1	31,451	0.10	32,761	24.29	31.84	131
Total	5,040	4,993	118,518	115,966	1	31,451	0.02	32,761	23.23	6.30	27
Underinsured Motorist / Automobiliste sous-assuré											
2020	971	916	22,144	20,820	0	0	0.00	0	22.72	0.00	0
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	896	909	20,082	20,149	0	0	0.00	0	22.17	0.00	0
Total	4,686	4,657	104,602	103,978	0	0	0.00	0	22.33	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	23	24	4,434	4,312	0	0	0.00	0	178.48	0.00	0
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
Total	256	235	44,266	40,111	0	0	0.00	0	170.75	0.00	0
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	293	252	36,399	30,801	0	0	0.00	0	122.25	0.00	0
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	13,734	0.66	7,000	126.39	46.44	37
2024	266	275	34,701	35,549	1	4,783	0.34	5,078	129.27	17.39	13
Total	1,427	1,403	180,194	176,179	3	18,517	0.21	6,376	125.61	13.20	11
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	46	43	6,010	5,584	0	0	0.00	0	128.84	0.00	0
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
Total	267	258	35,364	34,152	0	0	0.00	0	132.46	0.00	0
Collision - All codes / Collision - Tous les codes											
2020	441	395	54,210	47,494	0	0	0.00	0	120.29	0.00	0
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	13,734	0.43	7,000	126.99	30.32	24
2024	420	428	54,451	55,382	1	4,783	0.22	5,078	129.34	11.17	9
Total	2,218	2,179	281,178	274,211	3	18,517	0.13	6,376	125.82	8.50	7
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	110	101	6,260	5,716	0	0	0.00	0	56.34	0.00	0
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
Total	544	540	34,609	33,495	0	0	0.00	0	61.99	0.00	0
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	346	313	24,221	21,835	0	0	0.00	0	69.65	0.00	0
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	7,137	0.86	2,369	71.81	20.26	28
2024	331	334	24,200	24,281	0	0	0.00	0	72.72	0.00	0
Total	1,714	1,693	122,740	120,801	4	21,333	0.24	5,317	71.35	12.60	18
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	563	525	38,092	34,969	0	0	0.00	0	66.55	0.00	0
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	7,137	0.53	2,369	70.54	12.62	18
2024	532	534	39,484	38,668	0	0	0.00	0	72.35	0.00	0
Total	2,793	2,766	197,284	193,040	4	21,333	0.15	5,317	69.80	7.71	11
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	3	2	150	92	0	0	0.00	0	38.86	0.00	0
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
Total	14	14	572	574	0	0	0.00	0	39.97	0.00	0
Total											
2020	1,023	963	244,987	225,678	0	0			234.37	0.00	0
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	717			249.34	0.71	0
2023	1,008	1,011	251,618	252,454	5	20,870			249.75	20.65	8
2024	979	988	249,960	249,105	2	36,234			252.13	36.67	15
Total	5,037	4,990	1,251,263	1,227,751	9	72,017			246.07	14.43	6
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	1,713	1,660	170,311	167,667	1	5,139	0.06	5,155	101.01	3.10	3
2021	1,739	1,730	170,380	170,752	1	7,300	0.06	7,330	98.70	4.22	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	22,287	0.06	22,176	98.16	12.72	13
2024	1,805	1,795	179,617	178,181	0	0	0.00	0	99.28	0.00	0
Total	8,761	8,658	864,602	856,679	3	34,727	0.03	11,583	98.95	4.01	4
Accident Benefits / Indemnités d'accident											
2020	1,711	1,659	40,011	38,887	0	0	0.00	0	23.44	0.00	0
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	430	0.00	0	23.11	0.25	1
2023	1,786	1,750	41,383	40,539	2	25,128	0.11	12,860	23.17	14.36	62
2024	1,804	1,794	41,515	41,287	0	0	0.00	0	23.02	0.00	0
Total	8,753	8,650	203,080	200,621	2	25,558	0.02	13,080	23.19	2.95	13
Underinsured Motorist / Automobiliste sous-assuré											
2020	1,631	1,571	37,858	36,638	0	0	0.00	0	23.33	0.00	0
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	1,717	1,720	38,895	39,128	0	0	0.00	0	22.75	0.00	0
Total	8,425	8,317	191,812	190,094	0	0	0.00	0	22.86	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	187	181	41,354	37,899	1	18,515	0.55	18,515	209.55	102.37	49
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	34,377	1.72	11,463	224.12	196.85	88
2023	194	186	44,859	42,260	0	0	0.00	0	226.69	0.00	0
2024	192	190	45,935	44,630	0	0	0.00	0	234.63	0.00	0
Total	930	916	212,074	205,188	5	56,662	0.55	11,335	223.97	61.85	28
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	303	282	32,569	29,363	1	9,332	0.35	9,332	104.14	33.10	32
2021	346	322	37,268	34,308	0	0	0.00	0	106.68	0.00	0
2022	360	353	39,076	38,213	1	2,690	0.28	2,692	108.26	7.62	7
2023	398	378	43,698	41,155	2	25,224	0.52	12,796	108.82	66.70	61
2024	419	407	46,676	45,205	1	14,720	0.21	17,629	111.03	36.15	33
Total	1,826	1,742	199,287	188,244	5	51,966	0.28	10,814	108.07	29.83	28
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	100	90	11,023	9,548	0	0	0.00	0	106.15	0.00	0
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	18,211	0.91	18,230	109.68	166.30	152
2023	121	117	13,881	13,232	1	13,982	0.84	14,185	113.01	119.41	106
2024	115	116	13,822	13,560	0	0	0.00	0	116.76	0.00	0
Total	556	536	62,787	59,534	3	33,206	0.56	11,126	111.12	61.98	56
Collision - All codes / Collision - Tous les codes											
2020	531	497	56,879	51,859	1	9,332	0.20	9,332	104.43	18.79	18
2021	565	545	60,764	58,189	1	1,013	0.18	1,013	106.75	1.86	2
2022	577	570	62,886	61,607	2	20,901	0.35	10,461	108.10	36.68	34
2023	620	597	68,545	65,349	3	39,206	0.50	13,259	109.51	65.70	60
2024	639	625	72,702	70,197	1	14,720	0.13	17,629	112.23	23.54	21
Total	2,933	2,834	321,776	307,200	8	85,172	0.27	10,933	108.41	30.06	28
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	251	249	20,855	20,935	0	0	0.00	0	84.12	0.00	0
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	5,022	0.42	4,992	84.33	21.16	25
2024	284	269	26,936	24,730	0	0	0.00	0	92.03	0.00	0
Total	1,246	1,224	107,824	104,100	2	13,327	0.16	6,643	85.07	10.89	13

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 \$)											
2020	478	440	37,900	34,106	0	0	0.00	0	77.58	0.00	0
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	85	0.00	0	82.66	0.15	0
2024	574	582	46,414	47,059	1	5,530	0.18	5,369	80.92	9.51	12
Total	2,730	2,648	221,198	213,732	2	9,677	0.08	4,767	80.73	3.66	5
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	988	942	75,617	71,496	0	0	0.00	0	75.89	0.00	0
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	5,107	0.10	5,076	79.18	4.90	6
2024	1,075	1,072	88,535	87,186	1	5,530	0.10	5,369	81.31	5.16	6
Total	5,155	5,058	407,269	395,924	5	23,496	0.10	4,666	78.28	4.65	6
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	207	210	9,055	9,053	0	0	0.00	0	43.15	0.00	0
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
Total	968	986	44,321	44,648	0	0	0.00	0	45.28	0.00	0
Total											
2020	1,713	1,660	431,085	413,500	3	32,986			249.11	19.87	8
2021	1,739	1,730	436,811	434,979	5	24,451			251.42	14.13	6
2022	1,717	1,720	434,955	432,591	6	56,200			251.46	32.67	13
2023	1,787	1,753	466,172	449,822	7	91,728			256.66	52.34	20
2024	1,805	1,795	475,911	469,462	2	20,250			261.57	11.28	4
Total	8,761	8,658	2,244,934	2,200,353	23	225,615			254.15	26.06	10
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	981	971	93,606	92,984	0	0	0.00	0	95.74	0.00	0
2021	989	975	95,412	93,236	1	7,149	0.10	7,178	95.67	7.34	8
2022	970	972	93,359	94,076	1	2,166	0.10	2,183	96.79	2.23	2
2023	960	952	93,323	92,193	0	0	0.00	0	96.88	0.00	0
2024	964	965	94,658	94,358	0	0	0.00	0	97.82	0.00	0
Total	4,864	4,834	470,358	466,846	2	9,315	0.04	4,686	96.58	1.93	2
Accident Benefits / Indemnités d'accident											
2020	982	973	58,643	58,070	0	0	0.00	0	59.70	0.00	0
2021	989	974	58,877	57,963	3	63,870	0.31	21,290	59.54	65.61	110
2022	971	974	59,331	58,869	1	1,324	0.10	1,329	60.47	1.36	2
2023	960	952	57,552	57,691	0	0	0.00	0	60.63	0.00	0
2024	963	963	59,317	58,959	0	0	0.00	0	61.20	0.00	0
Total	4,864	4,835	293,720	291,552	4	65,194	0.08	16,315	60.30	13.48	22
Underinsured Motorist / Automobiliste sous-assuré											
2020	936	928	38,642	38,172	0	0	0.00	0	41.14	0.00	0
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	164,158	0.07	240,700	38.75	176.19	455
2023	905	905	34,509	33,983	0	0	0.00	0	37.53	0.00	0
2024	907	908	34,992	35,026	0	0	0.00	0	38.56	0.00	0
Total	4,625	4,604	181,759	181,827	1	164,158	0.01	240,700	39.50	35.66	90
All Perils - All codes / Tous risques - Tous les codes											
2020	26	28	8,351	10,924	0	0	0.00	0	390.19	0.00	0
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	17,228	5.03	8,622	294.29	433.75	147
2023	47	45	14,022	13,210	0	0	0.00	0	290.32	0.00	0
2024	53	49	16,113	14,996	0	0	0.00	0	306.71	0.00	0
Total	206	195	61,966	60,727	2	17,228	1.03	8,622	312.14	88.55	28
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	151	151	31,387	30,554	0	0	0.00	0	202.32	0.00	0
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	14,382	0.71	14,454	205.42	103.11	50
2024	142	139	29,635	29,786	0	0	0.00	0	214.00	0.00	0
Total	727	722	148,154	146,696	1	14,382	0.14	14,454	203.09	19.91	10
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	82	78	22,902	21,488	0	0	0.00	0	274.87	0.00	0
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	25,206	23,365	0	0	0.00	0	256.73	0.00	0
Total	429	418	110,049	107,255	0	0	0.00	0	256.52	0.00	0
Collision - All codes / Collision - Tous les codes											
2020	266	262	60,654	58,388	0	0	0.00	0	223.05	0.00	0
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	17,401	0.77	8,744	218.07	67.20	31
2024	274	270	63,628	61,447	0	6,163	0.00	0	227.74	22.84	10
Total	1,334	1,318	293,202	288,447	3	24,639	0.23	8,241	218.85	18.69	9
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	107	105	12,929	12,421	0	0	0.00	0	118.37	0.00	0
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	17,387	2.07	8,642	136.23	179.27	132
2024	93	96	14,047	14,762	0	0	0.00	0	154.23	0.00	0
Total	508	513	68,474	67,318	3	24,570	0.59	8,157	131.35	47.94	36
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	203	196	41,895	39,648	0	0	0.00	0	202.67	0.00	0
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	18,706	1.01	9,297	197.73	93.46	47
2024	197	198	37,470	38,541	0	0	0.00	0	195.13	0.00	0
Total	1,013	1,003	197,929	196,554	3	27,625	0.30	9,172	195.93	27.54	14
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	394	389	87,894	85,724	0	0	0.00	0	220.33	0.00	0
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	36,093	1.05	8,970	207.80	94.16	45
2024	396	395	88,287	86,846	0	0	0.00	0	219.91	0.00	0
Total	1,969	1,953	417,644	412,387	7	55,459	0.36	7,896	211.17	28.40	13
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	31	31	6,401	6,452	0	0	0.00	0	209.28	0.00	0
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
Total	120	123	25,191	26,315	0	0	0.00	0	213.24	0.00	0
Total											
2020	981	971	354,191	350,714	0	0			361.09	0.00	0
2021	989	975	348,575	347,183	6	81,013			356.25	83.13	23
2022	970	972	333,027	337,032	7	195,322			346.76	200.96	58
2023	960	952	347,407	337,592	6	53,495			354.76	56.22	16
2024	964	965	360,640	355,579	0	6,163			368.64	6.39	2
Total	4,864	4,834	1,743,840	1,728,101	19	335,993			357.49	69.51	19
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	107	102	9,160	8,945	0	0	0.00	0	87.70	0.00	0
2021	107	101	9,202	8,641	1	45,562	0.99	45,745	85.46	450.60	527
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
Total	533	519	43,451	42,686	1	45,562	0.19	45,745	82.32	87.86	107
Accident Benefits / Indemnités d'accident											
2020	107	102	5,845	5,534	0	0	0.00	0	54.33	0.00	0
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
Total	534	519	31,099	29,882	0	0	0.00	0	57.53	0.00	0
Underinsured Motorist / Automobiliste sous-assuré											
2020	102	97	5,005	4,719	0	0	0.00	0	48.51	0.00	0
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
Total	501	488	19,930	20,034	0	0	0.00	0	41.04	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	4	4	611	486	0	0	0.00	0	130.98	0.00	0
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	15,021	0.00	0	228.64	2,426.25	1,061
2024	10	8	2,283	1,773	0	0	0.00	0	233.39	0.00	0
Total	37	34	7,974	7,124	0	15,021	0.00	0	211.55	446.02	211
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	14	12	3,717	3,216	0	0	0.00	0	258.55	0.00	0
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
Total	96	86	19,438	17,898	0	0	0.00	0	208.90	0.00	0
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	7	7	1,361	1,563	0	0	0.00	0	222.06	0.00	0
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
Total	30	29	5,303	5,300	0	0	0.00	0	183.19	0.00	0
Collision - All codes / Collision - Tous les codes											
2020	22	21	5,151	4,906	0	0	0.00	0	230.92	0.00	0
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
Total	148	135	28,848	26,974	0	0	0.00	0	200.26	0.00	0
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	5	5	576	564	0	0	0.00	0	104.76	0.00	0
2021	8	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
Total	43	40	4,843	4,528	0	0	0.00	0	112.96	0.00	0
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	20	21	4,906	5,458	0	0	0.00	0	263.72	0.00	0
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
Total	107	102	23,645	23,369	0	0	0.00	0	230.17	0.00	0
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	34	36	8,434	9,648	0	0	0.00	0	269.06	0.00	0
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
Total	202	193	44,651	44,692	0	0	0.00	0	232.12	0.00	0
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	4	4	1,858	1,929	0	0	0.00	0	474.68	0.00	0
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
Total	8	8	3,436	3,946	0	0	0.00	0	520.22	0.00	0
Total											
2020	107	102	36,064	36,167	0	0			354.61	0.00	0
2021	107	101	35,031	32,863	1	45,562			325.01	450.60	139
2022	111	106	36,102	35,960	0	0			337.83	0.00	0
2023	102	103	36,281	33,985	0	15,021			329.32	145.56	44
2024	106	106	35,911	36,363	0	0			343.68	0.00	0
Total	533	519	179,389	175,338	1	60,584			338.13	116.83	35
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	Coût des sinistres subis par véhicule acquis	Rapport des sinistres aux primes acquises

Nunavut

Motorcyclettes – 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											
2020	1,433	1,414	129,701	127,853	1	85	0.07	85	90.40	0.06	0
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	25	0.00	0	89.06	0.02	0
2023	1,589	1,556	140,614	138,377	2	21,389	0.13	10,727	88.95	13.75	15
2024	1,673	1,629	158,420	150,915	0	0	0.00	0	92.65	0.00	0
Total	7,759	7,577	702,637	684,631	3	21,498	0.04	7,188	90.36	2.84	3
Accident Benefits / Indemnités d'accident											
2020	1,437	1,417	79,927	77,896	3	26,584	0.21	8,861	54.98	18.76	34
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	23,262	0.20	7,762	54.07	15.25	28
2023	1,589	1,556	86,493	84,303	3	47,228	0.19	15,950	54.18	30.35	56
2024	1,673	1,629	92,209	89,711	2	9,279	0.12	4,949	55.07	5.70	10
Total	7,762	7,581	424,814	414,523	11	106,354	0.14	9,818	54.68	14.03	26
Underinsured Motorist / Automobiliste sous-assuré											
2020	1,392	1,371	58,009	57,095	0	0	0.00	0	41.63	0.00	0
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	1,497	1,469	55,718	54,369	0	0	0.00	0	37.02	0.00	0
2024	1,550	1,520	58,932	57,162	0	0	0.00	0	37.61	0.00	0
Total	7,359	7,214	284,126	280,572	0	0	0.00	0	38.89	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	70	61	17,743	15,115	1	18,245	1.64	18,245	247.48	298.73	121
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	9,631	1.06	9,670	234.73	102.09	43
2024	85	86	19,848	19,943	0	0	0.00	0	231.93	0.00	0
Total	422	402	101,838	97,609	2	27,876	0.50	13,966	242.65	69.30	29
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	253	239	50,475	46,199	0	0	0.00	0	193.20	0.00	0
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	244	246	45,042	45,749	0	0	0.00	0	185.86	0.00	0
2024	250	245	50,370	48,186	0	0	0.00	0	196.74	0.00	0
Total	1,249	1,225	242,537	237,152	1	15,503	0.08	15,503	193.58	12.65	7
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	78	78	15,230	15,861	0	0	0.00	0	204.17	0.00	0
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	18,392	1.16	18,485	210.25	215.29	102
2024	96	90	21,883	19,734	1	10,467	1.05	11,111	219.93	116.65	53
Total	437	425	92,433	89,356	2	28,859	0.46	14,899	210.26	67.91	32
Collision - All codes / Collision - Tous les codes											
2020	352	337	70,183	66,923	0	0	0.00	0	198.60	0.00	0
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	370	368	72,219	71,671	2	22,906	0.54	11,511	194.85	62.28	32
2024	382	373	79,168	75,778	1	10,467	0.25	11,111	203.00	28.04	14
Total	1,842	1,797	367,613	358,095	4	48,876	0.22	12,430	199.22	27.19	14
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	144	138	17,829	15,975	0	0	0.00	0	115.66	0.00	0
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	8,809	0.65	8,748	146.64	56.72	39
Total	750	738	96,927	93,458	2	28,122	0.27	14,012	126.60	38.09	30
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	301	284	64,307	60,464	1	4,593	0.35	4,593	212.68	16.15	8
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	335	69,324	68,666	1	5,548	0.30	5,532	205.15	16.58	8
2024	339	335	77,202	73,996	1	24,110	0.30	23,942	221.00	72.01	33
Total	1,657	1,605	352,147	339,251	3	34,251	0.19	11,379	211.34	21.34	10
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	522	500	106,559	101,133	1	4,593	0.20	4,593	202.42	9.19	5
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	579	566	118,197	113,169	1	5,548	0.18	5,532	199.78	9.79	5
2024	604	588	136,763	129,314	2	32,919	0.34	16,345	219.75	55.94	25
Total	2,851	2,768	588,354	566,325	5	62,373	0.18	12,432	204.62	22.54	11
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	95	96	11,171	11,552	1	4,484	1.04	4,484	119.78	46.50	39
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
Total	399	412	46,833	48,425	1	4,484	0.24	4,484	117.44	10.88	9
Total											
2020	1,433	1,414	473,293	457,566	7	53,992			323.51	38.17	12
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	38,790			322.00	25.44	8
2023	1,589	1,556	502,525	492,444	9	106,703			316.56	68.59	22
2024	1,673	1,629	552,136	529,989	5	52,664			325.38	32.33	10
Total	7,759	7,577	2,516,215	2,450,179	26	271,461			323.37	35.83	11
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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

Limit Amount	2020		2021		2022		2023		2024		Total	
	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\$	9	0.04	14	0.07	13	0.06	8	0.04	6	0.03	51	0.05
\$500,000 / 500 000\$	14	0.06	11	0.05	13	0.06	17	0.08	20	0.09	74	0.07
\$1000,000 / 1000 000\$	13,303	62.63	13,416	61.87	13,171	60.85	12,823	59.60	12,899	58.99	65,612	60.78
\$2000,000 / 2000 000\$	7,899	37.19	8,220	37.90	8,410	38.86	8,572	39.84	8,890	40.65	41,990	38.90
\$2,000,001 - \$5,000,000	17	0.08	23	0.11	36	0.17	95	0.44	51	0.24	223	0.21
Over \$5000,000 / Plus de 5000 000\$	0	0.00	1	0.00	0	0.00	0	0.00	0	0.00	1	0.00
Total	21,241	100.00	21,685	100.00	21,643	100.00	21,514	100.00	21,867	100.00	107,951	100.00

Montant de garantie	Nombre de véhicules acquis		Nombre de véhicules acquis		Nombre de véhicules acquis		Nombre de véhicules acquis		Nombre de véhicules acquis		Nombre de véhicules acquis	
	Répartition en %	Répartition en %	Répartition en %	Répartition en %	Répartition en %	Répartition en %	Répartition en %	Répartition en %	Répartition en %	Répartition en %	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

Limit Amount	2020		2021		2022		2023		2024		Total	
	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\$	3	0.08	4	0.11	2	0.05	2	0.05	4	0.10	14	0.08
\$300,000 / 300 000\$	1	0.02	1	0.03	1	0.03	1	0.03	1	0.03	5	0.03
\$500,000 / 500 000\$	15	0.44	13	0.36	8	0.23	8	0.21	6	0.18	50	0.28
\$1000,000 / 1000 000\$	2,835	83.37	2,944	83.00	3,008	82.46	2,954	80.38	2,886	80.16	14,627	81.85
\$2000,000 / 2000 000\$	545	16.03	585	16.48	625	17.12	663	18.03	699	19.42	3,116	17.44
\$2,000,001 - \$5,000,000	2	0.07	1	0.03	4	0.11	48	1.31	4	0.11	59	0.33
Total	3,400	100.00	3,547	100.00	3,648	100.00	3,676	100.00	3,600	100.00	17,871	100.00

Montant de garantie	Nombre de véhicules acquis	Répartitio n en %	Nombre de véhicules acquis	Répartitio n en %	Nombre de véhicules acquis	Répartitio n en %	Nombre de véhicules acquis	Répartitio n en %	Nombre de véhicules acquis	Répartitio n en %	Nombre de véhicules acquis	Répartitio n en %
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Nunavut

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

Private Passenger Earned Vehicles Distribution per Liability Limit Amount

Yukon

Limit Amount	2020		2021		2022		2023		2024		Total	
	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	0.01	7	0.02	10	0.03	11	0.03	12	0.03	44	0.03
\$500,000 / 500 000\$	17	0.06	19	0.06	16	0.05	11	0.03	10	0.03	73	0.04
\$1000,000 / 1000 000\$	24,103	76.26	24,385	74.67	24,478	73.47	24,584	72.47	24,578	70.17	122,129	73.34
\$2000,000 / 2000 000\$	7,395	23.40	8,155	24.97	8,715	26.16	9,223	27.19	10,339	29.51	43,827	26.32
\$2,000,001 - \$5,000,000	85	0.27	89	0.27	95	0.28	93	0.27	90	0.26	452	0.27
All Other Limits / Tous les autres montants	0	0.00	0	0.00	2	0.00	1	0.00	0	0.00	3	0.00
Total	31,606	100.00	32,656	100.00	33,315	100.00	33,923	100.00	35,029	100.00	166,528	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 %	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 %	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

Limit Amount	2020		2021		2022		2023		2024		Total	
	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	1	0.02	1	0.00
\$500,000 / 500 000\$	0	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
\$1000,000 / 1000 000\$	906	25.42	859	25.23	820	23.22	741	18.06	704	17.96	4,030	21.76
\$2000,000 / 2000 000\$	2,075	58.23	2,020	59.30	2,066	58.53	2,187	53.33	2,304	58.74	10,653	57.51
\$2,000,001 - \$5,000,000	583	16.34	527	15.47	644	18.25	1,173	28.61	913	23.29	3,840	20.73
Over \$5000,000 / Plus de 5000 000\$	0	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	3,564	100.00	3,407	100.00	3,530	100.00	4,100	100.00	3,922	100.00	18,524	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 %
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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

Limit Amount	2020		2021		2022		2023		2024		Total	
	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	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
\$1000,000 / 1000 000\$	202	10.80	172	9.42	203	10.18	253	10.67	232	10.53	1,062	10.35
\$2000,000 / 2000 000\$	837	44.83	844	46.14	868	43.58	827	34.82	805	36.54	4,181	40.73
\$2,000,001 - \$5,000,000	829	44.36	813	44.44	921	46.24	1,294	54.51	1,166	52.93	5,022	48.93
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	1,868	100.00	1,829	100.00	1,991	100.00	2,375	100.00	2,203	100.00	10,265	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

Limit Amount	2020		2021		2022		2023		2024		Total	
	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
\$1000,000 / 1000 000\$	1,137	25.02	1,084	23.19	1,022	21.03	1,022	20.43	1,000	19.57	5,266	21.76
\$2000,000 / 2000 000\$	2,648	58.25	2,833	60.63	2,970	61.13	3,002	59.98	3,135	61.33	14,588	60.30
\$2,000,001 - \$5,000,000	761	16.73	756	16.18	867	17.84	970	19.37	975	19.08	4,328	17.89
Over \$5000,000 / Plus de 5000 000\$	0	0.00	0	0.00	0	0.00	11	0.22	1	0.02	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	4,546	100.00	4,673	100.00	4,859	100.00	5,005	100.00	5,111	100.00	24,194	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 %	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											
2020	57,144	56,247	22,112,541	21,208,702	741	14,055,308	1.32	18,971	377.06	249.88	66
2021	58,666	57,888	22,845,898	22,537,638	740	12,122,771	1.28	16,373	389.33	209.42	54
2022	58,795	58,606	22,722,041	22,725,273	709	17,644,926	1.21	24,892	387.76	301.08	78
2023	59,625	59,113	25,676,274	23,936,692	687	18,832,518	1.16	27,410	404.93	318.59	79
2024	61,076	60,496	27,635,026	26,831,962	667	16,496,493	1.10	24,749	443.54	272.69	61
Total	295,305	292,350	120,991,780	117,240,266	3,544	79,152,017	1.21	22,335	401.03	270.74	68
Accident Benefits / Indemnités d'accident											
2020	57,096	56,190	2,420,788	2,339,027	73	785,626	0.13	10,762	41.63	13.98	34
2021	58,635	57,858	2,489,820	2,459,114	92	785,056	0.16	8,533	42.50	13.57	32
2022	58,759	58,569	2,476,797	2,479,015	88	423,290	0.15	4,810	42.33	7.23	17
2023	59,615	59,096	2,475,928	2,477,393	94	649,801	0.16	6,920	41.92	11.00	26
2024	61,092	60,506	2,567,128	2,520,445	136	1,432,227	0.23	10,518	41.66	23.67	57
Total	295,198	292,219	12,430,461	12,274,994	483	4,076,000	0.17	8,438	42.01	13.95	33
Underinsured Motorist / Automobiliste sous-assuré											
2020	55,808	54,927	1,599,163	1,557,157	0	0	0.00	0	28.35	0.00	0
2021	57,175	56,452	1,681,935	1,646,899	1	119,337	0.00	197,251	29.17	2.11	7
2022	57,142	57,053	1,654,725	1,663,730	1	72,144	0.00	52,891	29.16	1.26	4
2023	57,789	57,279	1,674,830	1,660,655	3	296,176	0.01	101,153	28.99	5.17	18
2024	59,271	58,679	1,750,814	1,713,977	8	511,561	0.01	67,249	29.21	8.72	30
Total	287,185	284,390	8,361,467	8,242,419	13	999,218	0.00	79,912	28.98	3.51	12
All Perils - All codes / Tous risques - Tous les codes											
2020	259	263	226,284	223,558	8	41,521	3.04	5,190	849.15	157.71	19
2021	388	316	363,001	289,137	13	91,366	4.11	7,028	914.66	289.03	32
2022	543	463	495,019	429,002	28	211,076	6.05	7,542	926.81	456.01	49
2023	701	636	628,988	573,748	36	218,710	5.63	6,109	902.61	344.07	38
2024	923	821	795,806	717,200	50	584,840	6.07	11,734	873.30	712.13	82
Total	2,815	2,499	2,509,098	2,232,645	135	1,147,512	5.39	8,523	893.35	459.16	51
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	12,522	12,967	7,267,080	7,393,850	342	2,717,866	2.64	7,947	570.22	209.60	37
2021	12,258	12,362	7,354,155	7,317,650	302	2,534,112	2.44	8,391	591.94	204.99	35
2022	11,647	11,909	7,048,830	7,166,725	274	2,738,936	2.30	9,996	601.79	229.99	38
2023	11,190	11,393	7,012,220	7,031,383	292	3,704,272	2.56	12,693	617.17	325.14	53
2024	9,882	10,553	6,238,456	6,618,360	310	3,675,584	2.94	11,850	627.15	348.29	56
Total	57,498	59,184	34,920,741	35,527,967	1,520	15,370,771	2.57	10,112	600.30	259.71	43
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	10,549	10,072	6,533,200	6,103,568	246	2,454,192	2.44	9,976	605.99	243.66	40
2021	11,402	11,011	7,402,118	7,028,077	295	2,920,772	2.68	9,901	638.26	265.25	42
2022	11,825	11,626	7,705,298	7,545,631	342	3,692,219	2.94	10,796	649.04	317.59	49
2023	12,701	12,170	8,589,986	8,089,275	344	4,314,554	2.82	12,556	664.69	354.53	53
2024	14,774	13,743	10,400,039	9,510,115	469	5,448,941	3.41	11,615	692.00	396.49	57
Total	61,250	58,622	40,630,641	38,276,666	1,696	18,830,680	2.89	11,105	652.94	321.22	49
Collision - All codes / Collision - Tous les codes											
2020	33,922	33,341	19,300,054	18,517,400	881	7,489,132	2.64	8,501	555.40	224.62	40
2021	34,840	34,362	20,436,421	19,952,502	870	7,825,369	2.53	8,995	580.65	227.73	39
2022	35,176	34,971	20,689,319	20,522,083	940	9,799,101	2.69	10,425	586.84	280.21	48
2023	35,826	35,377	21,766,110	21,143,508	948	11,519,566	2.68	12,149	597.66	325.62	54
2024	36,736	36,368	23,108,683	22,486,370	1,192	14,124,724	3.28	11,846	618.30	388.38	63
Total	176,501	174,419	105,300,587	102,621,864	4,832	50,757,892	2.77	10,505	588.36	291.01	49
Comprehensive (\$100 Deductible) / Accidents sans collision ni versement (Franchise de 100 \$)											
2020	1,695	2,081	405,258	512,162	25	68,126	1.20	2,725	246.10	32.74	13
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	246,206	260,084	21	72,208	2.03	3,422	250.16	69.45	28
2024	882	934	228,368	238,055	11	89,371	1.22	7,854	254.75	95.64	38
Total	5,971	6,712	1,478,226	1,673,520	83	317,983	1.24	3,809	249.35	47.38	19
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	15,442	18,710	3,072,524	3,576,538	253	1,313,073	1.35	5,190	191.15	70.18	37
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	2,340,362	2,402,285	167	1,343,252	1.48	8,043	212.29	118.70	56
2023	10,049	10,375	2,249,849	2,290,020	172	1,101,007	1.66	6,409	220.72	106.12	48
2024	8,763	9,409	1,993,952	2,122,675	111	1,004,821	1.18	9,081	225.59	106.79	47
Total	56,983	62,949	12,128,449	13,053,414	883	5,646,258	1.40	6,391	207.36	89.70	43
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	42,048	41,676	9,418,806	9,070,645	585	3,260,616	1.40	5,574	217.65	78.24	36
2021	42,386	42,207	9,898,637	9,692,306	648	3,386,821	1.54	5,227	229.64	80.24	35
2022	42,145	42,205	10,265,325	10,057,014	734	5,911,267	1.74	8,053	238.29	140.06	59
2023	42,491	42,149	10,695,556	10,433,044	748	5,807,500	1.77	7,769	247.53	137.78	56
2024	43,063	42,892	11,461,994	11,072,688	624	5,728,483	1.45	9,182	258.15	133.56	52
Total	212,134	211,129	51,740,318	50,325,697	3,338	24,094,687	1.58	7,217	238.37	114.12	48
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	107	130	9,675	11,822	0	0	0.00	0	91.14	0.00	0
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	135	142	18,009	18,377	1	9,305	0.71	9,259	129.07	65.35	51
Total	647	644	71,686	68,560	1	9,305	0.16	9,259	106.38	14.44	14
Total											
2020	57,144	56,247	55,087,311	52,928,311	2,288	25,632,203			940.99	455.70	48
2021	58,666	57,888	57,727,911	56,587,899	2,364	24,330,722			977.54	420.31	43
2022	58,795	58,606	58,317,337	57,888,848	2,500	34,061,804			987.77	581.20	59
2023	59,625	59,113	62,935,378	60,240,367	2,515	37,324,271			1,019.07	631.41	62
2024	61,076	60,496	67,337,460	65,361,020	2,677	38,887,632			1,080.43	642.82	59
Total	295,305	292,350	301,405,397	293,006,445	12,345	160,236,632			1,002.25	548.10	55
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	9,883	9,978	3,913,393	3,913,563	79	2,361,261	0.79	29,979	392.23	236.66	60
2021	10,041	9,908	4,499,537	4,156,686	73	1,018,024	0.73	13,994	419.52	102.74	24
2022	10,783	10,381	5,262,606	4,839,857	59	3,064,170	0.56	52,307	466.22	295.17	63
2023	10,901	11,480	5,509,717	5,607,595	65	2,888,694	0.57	44,411	488.47	251.63	52
2024	11,363	11,236	6,404,014	5,888,118	59	1,391,621	0.53	23,424	524.02	123.85	24
Total	52,971	52,983	25,589,267	24,405,819	335	10,723,769	0.63	32,055	460.63	202.40	44
Accident Benefits / Indemnités d'accident											
2020	9,859	9,938	176,381	161,074	3	39,223	0.03	13,074	16.21	3.95	24
2021	10,009	9,873	201,978	196,879	6	76,245	0.06	12,708	19.94	7.72	39
2022	10,758	10,358	217,394	203,148	1	2,882	0.01	2,893	19.61	0.28	1
2023	10,907	11,476	229,986	231,162	3	11,687	0.03	3,987	20.14	1.02	5
2024	11,353	11,232	243,404	236,610	1	789,525	0.01	822,422	21.06	70.29	334
Total	52,885	52,878	1,069,143	1,028,873	14	919,562	0.03	66,217	19.46	17.39	89
Underinsured Motorist / Automobiliste sous-assuré											
2020	8,824	8,892	247,439	250,605	0	5,147	0.00	0	28.18	0.58	2
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	10,110	10,007	287,955	284,511	0	0	0.00	0	28.43	0.00	0
Total	47,488	46,950	1,328,392	1,312,066	0	5,147	0.00	0	27.95	0.11	0
All Perils - All codes / Tous risques - Tous les codes											
2020	1,296	1,240	865,723	863,096	10	129,920	0.81	12,992	696.02	104.77	15
2021	1,630	1,497	861,235	850,958	11	399,402	0.73	36,309	568.54	266.85	47
2022	1,826	1,763	1,060,674	971,449	19	560,995	1.08	29,540	551.05	318.22	58
2023	1,861	1,925	1,199,890	1,200,019	20	775,724	1.03	39,297	623.29	402.91	65
2024	2,079	2,005	1,309,596	1,277,831	16	651,676	0.80	40,852	637.26	324.99	51
Total	8,691	8,430	5,297,118	5,163,353	76	2,517,716	0.90	33,267	612.48	298.65	49
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	999	1,047	553,555	562,921	10	109,796	0.96	10,980	537.71	104.88	20
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	48,634	0.73	6,952	542.90	50.55	9
2023	893	896	498,203	496,398	13	132,417	1.43	10,310	553.85	147.74	27
2024	788	861	467,785	500,893	12	143,225	1.44	11,553	581.57	166.29	29
Total	4,583	4,745	2,562,767	2,623,152	54	580,111	1.14	10,696	552.82	122.26	22
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	1,676	1,635	792,729	775,728	23	404,315	1.41	17,579	474.41	247.27	52
2021	1,752	1,729	842,107	823,590	26	427,031	1.50	16,424	476.35	246.98	52
2022	1,873	1,822	946,986	898,534	23	272,178	1.26	11,841	493.24	149.41	30
2023	1,912	1,918	1,015,725	993,270	26	416,183	1.34	16,209	517.86	216.99	42
2024	2,066	1,989	1,092,381	1,062,108	38	539,690	1.93	14,097	534.11	271.40	51
Total	9,280	9,092	4,689,928	4,553,228	136	2,059,396	1.50	15,149	500.77	226.50	45
Collision - All codes / Collision - Tous les codes											
2020	3,523	3,504	1,843,835	1,819,465	39	631,173	1.11	16,184	519.29	180.14	35
2021	3,759	3,657	2,073,523	1,980,127	46	972,939	1.26	21,151	541.43	266.03	49
2022	3,939	3,845	2,242,510	2,143,868	40	558,000	1.04	13,959	557.63	145.14	26
2023	4,091	4,019	2,462,732	2,360,274	54	1,010,249	1.35	18,598	587.24	251.35	43
2024	4,330	4,250	2,689,310	2,622,614	63	1,023,080	1.49	16,204	617.15	240.75	39
Total	19,642	19,274	11,311,910	10,926,349	242	4,195,441	1.26	17,306	566.88	217.67	38
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	679	761	117,427	130,315	3	20,067	0.39	6,689	171.35	26.39	15
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	14,655	0.54	4,885	185.51	26.28	14
2023	464	502	90,534	100,363	6	85,557	1.20	14,195	200.07	170.55	85
2024	308	408	59,579	78,925	1	29,308	0.25	28,805	193.38	71.81	37
Total	2,576	2,869	476,327	524,059	17	281,053	0.59	16,489	182.64	97.95	54
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	2,892	2,936	511,735	506,854	16	112,178	0.54	7,011	172.64	38.21	22
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	309,582	0.84	11,907	195.19	99.65	51
2023	3,131	3,143	641,533	640,015	12	172,195	0.38	14,285	203.65	54.79	27
2024	3,220	3,204	686,844	673,084	21	416,503	0.67	19,469	210.10	130.01	62
Total	15,441	15,331	3,054,559	2,973,207	91	1,242,741	0.60	13,590	193.93	81.06	42
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	5,136	5,225	1,039,552	1,040,378	27	445,427	0.52	16,497	199.12	85.25	43
2021	5,381	5,256	1,144,139	1,096,246	27	629,338	0.51	23,309	208.55	119.73	57
2022	5,586	5,472	1,285,221	1,203,209	40	958,382	0.73	23,960	219.90	175.16	80
2023	5,780	5,705	1,388,611	1,354,692	26	590,464	0.46	22,608	237.45	103.50	44
2024	5,932	5,904	1,480,375	1,447,487	38	893,401	0.64	23,700	245.17	151.32	62
Total	27,815	27,562	6,337,898	6,142,011	158	3,517,012	0.57	22,286	222.84	127.60	57
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	65	72	9,157	10,682	0	0	0.00	0	147.37	0.00	0
2021	45	57	10,084	9,887	0	0	0.00	0	172.94	0.00	0
2022	40	46	11,672	10,882	0	0	0.00	0	236.12	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
Total	233	263	53,716	53,849	0	0	0.00	0	205.07	0.00	0
Total											
2020	9,883	9,978	8,095,480	8,058,864	158	3,612,151			807.69	362.02	45
2021	10,041	9,908	9,040,336	8,537,729	163	3,095,948			861.67	312.46	36
2022	10,783	10,381	10,346,895	9,629,350	159	5,144,429			927.59	495.56	53
2023	10,901	11,480	11,077,419	11,038,410	168	5,276,818			961.54	459.66	48
2024	11,363	11,236	12,427,314	11,767,968	177	4,749,301			1,047.30	422.67	40
Total	52,971	52,983	50,987,444	49,032,320	824	21,878,647			925.43	412.93	45
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	3,817	3,702	387,182	378,351	2	41,135	0.05	20,630	102.20	11.11	11
2021	3,854	3,840	389,043	388,790	3	24,160	0.08	8,080	101.26	6.29	6
2022	3,768	3,794	378,809	381,518	2	9,916	0.05	4,988	100.57	2.61	3
2023	3,785	3,767	381,714	379,182	2	32,892	0.05	16,429	100.65	8.73	9
2024	3,835	3,810	392,351	387,854	0	0	0.00	0	101.80	0.00	0
Total	19,059	18,913	1,929,099	1,915,695	9	108,103	0.05	12,046	101.29	5.72	6
Accident Benefits / Indemnités d'accident											
2020	3,816	3,699	84,441	80,861	0	0	0.00	0	21.86	0.00	0
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	685	0.03	688	22.12	0.18	1
2023	3,785	3,764	84,345	83,611	2	25,128	0.05	12,860	22.22	6.68	30
2024	3,833	3,809	86,045	85,372	1	31,451	0.03	32,761	22.41	8.26	37
Total	19,053	18,905	423,587	418,767	4	57,264	0.02	14,646	22.15	3.03	14
Underinsured Motorist / Automobiliste sous-assuré											
2020	3,602	3,488	86,295	83,946	0	0	0.00	0	24.06	0.00	0
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	3,586	3,587	85,273	85,576	0	0	0.00	0	23.86	0.00	0
Total	17,998	17,867	427,108	424,733	0	0	0.00	0	23.77	0.00	0
All Perils - All codes / Tous risques - Tous les codes											
2020	261	246	56,328	50,486	1	18,515	0.41	18,515	205.26	75.28	37
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	48,215	1.43	12,057	211.71	172.26	81
2023	333	309	72,647	66,553	0	0	0.00	0	215.47	0.00	0
2024	329	327	74,696	72,991	1	21,130	0.26	25,155	223.39	64.67	29
Total	1,487	1,434	323,556	307,468	8	115,153	0.55	14,690	214.46	80.32	37
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	821	757	97,965	88,411	1	9,332	0.13	9,332	116.77	12.32	11
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	8,469	0.23	4,239	118.60	9.67	8
2023	926	909	112,307	109,359	4	38,958	0.43	9,905	120.30	42.86	36
2024	949	935	118,330	115,057	2	19,503	0.19	10,975	123.08	20.86	17
Total	4,442	4,312	535,151	515,076	9	76,261	0.20	8,757	119.44	17.68	15
Collision - All codes / Collision - Tous les codes											
2020	1,362	1,275	159,880	146,316	1	9,332	0.08	9,332	114.78	7.32	6
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	26,680	0.21	8,902	119.41	18.83	16
2023	1,432	1,425	175,146	172,687	5	52,940	0.35	10,762	121.18	37.15	31
2024	1,481	1,453	187,102	181,264	4	40,074	0.25	10,946	124.78	27.59	22
Total	7,107	6,947	860,545	831,977	15	135,724	0.21	9,311	119.75	19.54	16
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	616	613	46,809	46,812	1	43,779	0.16	43,779	76.42	71.46	94
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	860	0.17	860	77.86	1.46	2
2023	576	572	47,469	46,045	3	22,467	0.53	7,444	80.53	39.30	49
2024	593	585	52,725	50,107	0	0	0.00	0	85.60	0.00	0
Total	2,963	2,966	239,101	235,641	6	75,411	0.20	12,531	79.45	25.43	32
Comprehensive (\$500 Deductible) / Accidents sans collision ni versement (Franchise de 500 \$)											
2020	1,177	1,095	91,545	84,472	1	4,703	0.09	4,703	77.15	4.29	6
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	40,602	0.40	8,120	79.03	32.88	42
2023	1,280	1,264	103,425	101,845	4	48,802	0.32	12,146	80.54	38.59	48
2024	1,297	1,288	106,429	104,192	1	5,530	0.08	5,369	80.93	4.29	5
Total	6,234	6,093	498,244	483,248	13	117,895	0.21	9,035	79.31	19.35	24
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	2,281	2,195	171,432	163,669	2	48,481	0.09	24,241	74.56	22.09	30
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	45,855	0.35	5,732	77.11	20.15	26
2023	2,281	2,268	181,315	178,067	8	76,024	0.35	9,453	78.51	33.52	43
2024	2,322	2,299	193,670	187,204	1	5,530	0.04	5,369	81.44	2.41	3
Total	11,447	11,324	898,734	878,533	22	202,455	0.19	9,172	77.58	17.88	23
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	228	229	10,027	9,979	0	0	0.00	0	43.53	0.00	0
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
Total	1,051	1,074	48,419	48,871	0	0	0.00	0	45.51	0.00	0
Total											
2020	3,817	3,702	955,585	913,607	6	117,464			246.79	31.73	13
2021	3,854	3,840	973,989	965,802	10	84,716			251.53	22.06	9
2022	3,768	3,794	962,843	963,344	18	131,351			253.94	34.62	14
2023	3,785	3,767	990,037	973,338	17	186,984			258.37	49.63	19
2024	3,835	3,810	1,028,594	1,009,953	6	98,185			265.07	25.77	10
Total	19,059	18,913	4,911,048	4,826,045	57	618,699			255.18	32.71	13
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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											
2020	2,522	2,488	232,467	229,782	1	85	0.04	85	92.37	0.03	0
2021	2,605	2,529	240,767	233,551	2	52,712	0.08	26,462	92.35	20.84	23
2022	2,635	2,603	239,727	238,654	1	2,191	0.04	2,208	91.67	0.84	1
2023	2,651	2,610	242,111	238,591	2	21,389	0.08	10,727	91.40	8.19	9
2024	2,743	2,699	261,374	253,585	0	0	0.00	0	93.95	0.00	0
Total	13,157	12,929	1,216,446	1,194,163	6	76,376	0.05	12,783	92.36	5.91	6
Accident Benefits / Indemnités d'accident											
2020	2,526	2,491	144,415	141,500	3	26,584	0.12	8,861	56.80	10.67	19
2021	2,603	2,529	147,880	143,628	3	63,870	0.12	21,290	56.80	25.26	44
2022	2,639	2,606	149,219	147,667	4	24,586	0.15	6,157	56.67	9.44	17
2023	2,651	2,611	150,397	148,291	3	47,228	0.11	15,950	56.79	18.09	32
2024	2,741	2,698	157,722	154,872	2	9,279	0.07	4,949	57.40	3.44	6
Total	13,161	12,935	749,633	735,958	15	171,548	0.11	11,568	56.90	13.26	23
Underinsured Motorist / Automobiliste sous-assuré											
2020	2,431	2,396	101,656	99,985	0	0	0.00	0	41.72	0.00	0
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	164,158	0.03	240,700	38.39	66.15	172
2023	2,501	2,471	93,666	91,693	0	0	0.00	0	37.11	0.00	0
2024	2,555	2,527	97,207	95,608	0	0	0.00	0	37.83	0.00	0
Total	12,485	12,305	485,815	482,432	1	164,158	0.01	240,700	39.21	13.34	34
All Perils - All codes / Tous risques - Tous les codes											
2020	100	93	26,705	26,525	1	18,245	1.08	18,245	285.89	196.65	69
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	17,228	1.43	8,622	261.76	123.00	47
2023	145	146	36,758	36,769	1	24,652	0.68	24,751	251.79	168.82	67
2024	148	142	38,244	36,712	0	0	0.00	0	257.67	0.00	0
Total	665	630	171,778	165,460	4	60,125	0.63	15,054	262.43	95.36	36
Collision (\$500 Deductible) / Collision (Franchise de 500 \$)											
2020	419	403	85,579	79,969	0	0	0.00	0	198.64	0.00	0
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	407	405	79,626	78,245	1	14,382	0.25	14,454	193.01	35.48	18
2024	417	408	84,466	82,597	0	0	0.00	0	202.21	0.00	0
Total	2,072	2,033	410,129	401,746	2	29,885	0.10	14,980	197.60	14.70	7
Collision (\$1000 Deductible) / Collision (Franchise de 1 000 \$)											
2020	167	163	39,493	38,912	0	0	0.00	0	238.88	0.00	0
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	18,392	0.58	18,485	228.52	107.35	47
2024	196	187	48,119	43,974	1	10,467	0.50	11,111	234.90	55.91	24
Total	896	872	207,785	201,911	2	28,859	0.22	14,899	231.54	33.09	14
Collision - All codes / Collision - Tous les codes											
2020	640	620	135,988	130,217	0	0	0.00	0	210.03	0.00	0
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	670	657	138,204	134,005	4	40,308	0.61	10,128	204.07	61.38	30
2024	695	680	149,218	143,901	1	16,630	0.14	17,654	211.47	24.44	12
Total	3,324	3,250	689,663	673,516	7	73,515	0.21	10,620	207.22	22.62	11
Comprehensive (\$250 Deductible) / Accidents sans collision ni versement (Franchise de 250 \$)											
2020	256	248	31,334	28,960	0	0	0.00	0	116.57	0.00	0
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	17,387	0.81	8,642	128.19	69.58	54
2024	266	261	40,248	38,615	1	8,809	0.39	8,748	148.13	33.79	23
Total	1,302	1,291	170,244	165,304	5	52,692	0.39	10,499	128.06	40.82	32
Garantie et Année de surveillance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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 \$)											
2020	523	501	111,108	105,570	1	4,593	0.20	4,593	210.88	9.17	4
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	557	555	114,979	112,574	3	24,255	0.54	8,045	202.68	43.67	22
2024	563	558	120,015	117,938	1	24,110	0.18	23,942	211.19	43.17	20
Total	2,777	2,710	573,721	559,174	6	61,876	0.22	10,275	206.34	22.83	11
Comprehensive - All codes / Accidents sans collision ni versement - Tous les codes											
2020	950	925	202,887	196,505	1	4,593	0.11	4,593	212.54	4.97	2
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	1,012	990	213,167	201,865	5	41,642	0.51	8,284	203.86	42.05	21
2024	1,049	1,031	234,415	226,121	2	32,919	0.20	16,345	219.24	31.92	15
Total	5,022	4,913	1,050,649	1,023,403	12	117,832	0.25	9,786	208.30	23.98	12
Specified Perils - All codes / Risques Spécifiés - Tous les codes											
2020	129	131	19,430	19,933	1	4,484	0.76	4,484	151.78	34.14	22
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
Total	526	543	75,460	78,685	1	4,484	0.18	4,484	144.83	8.25	6
Total											
2020	2,522	2,488	863,548	844,447	7	53,992			339.46	21.70	6
2021	2,605	2,529	879,975	859,191	8	145,888			339.75	57.69	17
2022	2,635	2,603	861,021	864,027	11	234,112			331.89	89.93	27
2023	2,651	2,610	886,213	864,022	15	175,219			330.99	67.12	20
2024	2,743	2,699	948,687	921,931	5	58,827			341.56	21.79	6
Total	13,157	12,929	4,439,444	4,353,618	45	668,038			336.72	51.67	15
Garantie et Année de survenance	Nombre de véhicules souscrits	Nombre de 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 moyenn	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

Limit Amount	2020		2021		2022		2023		2024		Total	
	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\$	16	0.03	25	0.04	25	0.04	21	0.04	22	0.04	109	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\$	46	0.08	43	0.07	37	0.06	35	0.06	36	0.06	197	0.07
\$1000,000 / 1000 000\$	40,241	71.54	40,745	70.39	40,657	69.37	40,361	68.28	40,363	66.72	202,368	69.22
\$2000,000 / 2000 000\$	15,839	28.16	16,960	29.30	17,750	30.29	18,457	31.22	19,927	32.94	88,933	30.42
\$2,000,001 - \$5,000,000	105	0.19	113	0.20	134	0.23	237	0.40	145	0.24	734	0.25
Over \$5000,000 / Plus de 5000 000\$	0	0.00	1	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	2	0.00	1	0.00	0	0.00	3	0.00
Total	56,247	100.00	57,888	100.00	58,606	100.00	59,113	100.00	60,496	100.00	292,350	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 %
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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

Limit Amount	2020		2021		2022		2023		2024		Total	
	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	1	0.01	1	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\$	2,245	22.50	2,115	21.35	2,044	19.69	2,016	17.57	1,937	17.23	10,358	19.55
\$2000,000 / 2000 000\$	5,560	55.73	5,697	57.50	5,905	56.88	6,015	52.40	6,244	55.57	29,421	55.53
\$2,000,001 - \$5,000,000	2,172	21.77	2,096	21.15	2,432	23.43	3,437	29.94	3,054	27.18	13,191	24.90
Over \$5000,000 / Plus de 5000 000\$	0	0.00	0	0.00	0	0.00	11	0.10	1	0.01	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	9,978	100.00	9,908	100.00	10,381	100.00	11,480	100.00	11,236	100.00	52,983	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