

Canadian Private Passenger Vehicle Insurance Rate Comparisons

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Exhibits

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| Exhibit 1 | Profile Details |
| Exhibit 2 | Results Summary |
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| Exhibit 4 | Additional Statistics |



Introduction and purpose

The Insurance Corporation of British Columbia (“ICBC”) engaged Ernst & Young LLP (“EY”) to conduct a comparison of automobile insurance rates across Canada for a specified set of customer profiles. EY completed this work over the period from September to October 2022. This report and the accompanying exhibits outline the profiles’ criteria, the data gathered, and a summary of the comparison exercise.

Use and Distribution

This report and the information contained herein were prepared for the use of the ICBC. We understand this report will be provided, in its entirety, to The Manitoba Public Insurance Corporation (“MPI”), and Saskatchewan Government Insurance (“SGI”). This report and the information contained herein were based on information supplied by ICBC, MPI and SGI as well as sampled automobile insurance quotes. It is not intended nor necessarily suitable for any other purpose.

No further distribution of this report may be made without the prior permission of Ernst & Young LLP. Ernst & Young LLP should be notified immediately following any requests for disclosure of any part of this report. Should the report be disclosed, it must be provided in its entirety and recipients advised that the author is available at their cost to discuss the report.

Limitations

Automobile insurance products vary from province to province across Canada. Benefit levels are higher or lower in certain provinces, and access to the benefits varies with some provinces having a tort system, others having no-fault systems, as well as hybrid systems.

The comparisons made in this report do not attempt to adjust for differences in the products or benefit levels amongst the provinces, they are intended to be a comparison of the price insureds in the provinces pay for the insurance product available in their province. The cities chosen from each province are intended to be representative of a large portion of the respective provinces’ populations but are not an exhaustive representation of each province. There may be other areas not captured in the sample where rates in the provinces differ.

Customer Profiles

A set of 30 customer profiles were identified for the comparisons. The profiles varied based on the following criteria¹:

- Number of drivers
- Driver(s) gender
- Driver(s) age
- Driver(s) marital status
- Driver(s) employment status (employed, student, retired, unemployed)
- Driver(s) license held
- Driver(s) history of automobile insurance claims
- Driver(s) history of automobile convictions
- Distance of commute to work/school
- Annual kilometres driven
- Vehicle Year, Make, Model

27 of the profiles consider automobile insurance, while the remaining 3 profiles consider motorcycle insurance. Exhibit 1 contains a complete description of the 30 customer profiles and the rating assumptions applied.

Sampling Process

Insurance rates for the 27 automobile insurance customer profiles were sampled for two to five cities from provinces across Canada. Information at the granular level of detail required for the comparisons was not available for Quebec. For the 3 motorcycle insurance profiles, rates are only shown for British Columbia, Manitoba, and Saskatchewan as sampled rates for the other provinces were not available.

For all profiles, rates from British Columbia, Saskatchewan, and Manitoba were provided directly by ICBC, SGI, and MPI respectively. These rates were provided to EY in September 2022 using September 1 2022 as the effective policy date. Rates for the other provinces were collected from a broad sample of quotes obtained online using September 1 2022 as the effective policy date.

¹ Many of these criteria are not used for rating purposes in British Columbia, Manitoba, or Saskatchewan, however in certain other provinces they do affect rates.

Rating Assumptions

The following assumptions underlie the sampled quotes:

1. All customer profiles are assumed to be personal use policies (ie no business/commercial use)
2. Where applicable, all customer profiles are assumed to have a \$2 million limit for Third Party Liability coverage. All customer profiles are assumed to purchase Collision and Comprehensive coverage with \$500 deductibles.
3. All drivers were assumed to obtain their license on their 16th birthday and progress through graduated license programs without delays/fast tracking.
4. All drivers were assumed to first be listed as a driver on an insurance policy when they turned 16, and have been with the same insurer for the entire duration.
5. Vehicles were assumed to have winter tires equipped.
6. Vehicles were assumed to be parked in a private garage over night.
7. Discounts were declined such as bundled insurance discounts (e.g. Auto & Home), CAA member discounts, potential discounts from use of a tracking app, and good grades discounts.
8. For profiles with more than one person, it is assumed all individuals specified are members of the same household.

Rate Comparisons

A summary of the rate comparisons for the customer profiles and cities can be found in Exhibit 2 – Results Summary. Exhibit 3 – Profile Results presents the operator(s) and vehicle(s) information for each profile alongside graphical rate comparisons between the provinces. Exhibit 4 – Additional Statistics displays the average, minimum, maximum, median, 25th percentile, and 75th percentile rates sampled for the customer profiles and cities.

Throughout the exhibits information is generally displayed with the provinces arranged from west to east across the country. For Exhibits 2 and 3, in cases where five or more sampled quotes were obtained for a given customer profile in a certain city, an average of the second to fourth lowest rates quotes was used in the comparisons. This average was intended to reflect the likelihood that a customer shopping for insurance is most likely to choose one of the best rates available to them. Where fewer than five quotes were provided, an average of all quotes obtained was used in the comparisons.

The additional statistics shown in Exhibit 4 are also dependent on the number of sampled quotes obtained. If only 1 quote was obtained, only the average rate is shown. If 2 quotes were obtained, the average rate is shown as well as the minimum and maximum. If 3 quotes were obtained, the average, minimum, median, and maximum rates are shown. And lastly if 4 or more quotes were obtained, the average, minimum, 25th percentile, median, 75th percentile, and maximum rates are shown.



For certain customer profiles, online quotes were not available for all cities sampled. Such customers would have to speak to a broker/insurer and provide more information to obtain a quote. The rates in these instances are marked as N/A in Exhibit 2 and 4, or are not shown in the bar charts in Exhibit 3.

Province Specific Notes

Manitoba - All Manitoba drivers pay an additional driver license premium on top of the vehicle insurance premium, based on the driver's Driver Safety Rating level. The license premiums are included in the rates shown in the exhibits.

| Profile | Vehicle Type | Gender | Age | Occupation | Marital Status | Years Licensed | License Type | Vehicle(s) | Claims and Convictions | Commute | Annual KMs |
|---------|--------------|--------|-----|------------|--------------------|----------------|------------------|------------------------------------------------------------------------------------|-----------------------------|---------|------------|
| 1 | Automobile | Male | 18 | Student | Single | 2 | Stage 2 Learners | 2012 HONDA CIVIC LX 4DR | Claim and conviction free | 7 KM | 15,000 KM |
| 2 | Automobile | Female | 18 | Student | Single | 2 | Stage 2 Learners | 2012 HONDA CIVIC LX 4DR | Claim and conviction free | 7 KM | 15,000 KM |
| 3 | Automobile | Male | 22 | Student | Single | 6 | Fully Licensed | 2008 HONDA CIVIC EX 2DR COUPE | Accident, Sep. 2019 | 10 KM | 15,000 KM |
| 4 | Automobile | Female | 22 | Student | Single | 6 | Fully Licensed | 2008 HONDA CIVIC EX 2DR COUPE | Accident, Sep. 2019 | 10 KM | 15,000 KM |
| 5 | Automobile | Male | 30 | Employed | Married/Common Law | 14 | Fully Licensed | 2019 FORD F350 S/D CREWCAB 4WD DIESEL | Accident, Mar. 2021 | 10 KM | 20,000 KM |
| 6 | Automobile | Female | 30 | Employed | Married/Common Law | 14 | Fully Licensed | 2019 FORD F350 S/D CREWCAB 4WD DIESEL | Accident, Mar. 2021 | 10 KM | 20,000 KM |
| 7 | Automobile | Male | 35 | Employed | Single | 19 | Fully Licensed | 2018 VOLKSWAGEN TIGUAN 2.0 TSI 4DR AWD | Major conviction, Sep. 2021 | 20 KM | 20,000 KM |
| 8 | Automobile | Female | 35 | Employed | Single | 19 | Fully Licensed | 2018 VOLKSWAGEN TIGUAN 2.0 TSI 4DR AWD | Major conviction, Sep. 2021 | 20 KM | 20,000 KM |
| 9 | Automobile | Male | 37 | Employed | Married/Common Law | 21 | Fully Licensed | 2021 TESLA MODEL 3 STANDARD RANGE PLUS 50 4DR | Minor conviction, Mar. 2022 | 80 KM | 30,000 KM |
| 10 | Automobile | Female | 37 | Employed | Married/Common Law | 21 | Fully Licensed | 2021 TESLA MODEL 3 STANDARD RANGE PLUS 50 4DR | Minor conviction, Mar. 2022 | 80 KM | 30,000 KM |
| 11 | Automobile | Male | 40 | Unemployed | Single | 24 | Fully Licensed | 2017 FORD ESCAPE SE 4DR 4WD | Claim and conviction free | 0 KM | 10,000 KM |
| 12 | Automobile | Female | 40 | Unemployed | Single | 24 | Fully Licensed | 2017 FORD ESCAPE SE 4DR 4WD | Claim and conviction free | 0 KM | 10,000 KM |
| 13 | Automobile | Male | 45 | Employed | Married/Common Law | 29 | Fully Licensed | 2018 FORD F150 XLT SUPERCREW 4WD | Claim and conviction free | 120 KM | 30,000 KM |
| 14 | Automobile | Female | 45 | Employed | Married/Common Law | 29 | Fully Licensed | 2018 FORD F150 XLT SUPERCREW 4WD | Claim and conviction free | 120 KM | 30,000 KM |
| 15 | Automobile | Male | 50 | Employed | Married/Common Law | 34 | Fully Licensed | 2010 DODGE/RAM GRAND CARAVAN SE | Claim and conviction free | 10 KM | 15,000 KM |
| 16 | Automobile | Female | 50 | Employed | Married/Common Law | 34 | Fully Licensed | 2010 DODGE/RAM GRAND CARAVAN SE | Claim and conviction free | 10 KM | 15,000 KM |
| 17 | Automobile | Male | 51 | Employed | Single | 35 | Fully Licensed | 1998 FORD F150 SUPERCAB 2WD | Claim and conviction free | 10 KM | 20,000 KM |
| 18 | Automobile | Female | 51 | Employed | Single | 35 | Fully Licensed | 1998 FORD F150 SUPERCAB 2WD | Claim and conviction free | 10 KM | 20,000 KM |
| 19 | Automobile | Male | 58 | Employed | Single | 42 | Fully Licensed | 2018 HONDA CR-V EX 4DR AWD | Claim and conviction free | 20 KM | 20,000 KM |
| 20 | Automobile | Female | 58 | Employed | Single | 42 | Fully Licensed | 2018 HONDA CR-V EX 4DR AWD | Claim and conviction free | 20 KM | 20,000 KM |
| 21 | Automobile | Male | 60 | Employed | Single | 44 | Fully Licensed | 2014 CHEVROLET CRUZE LT TURBO 4DR | Claim and conviction free | 20 KM | 20,000 KM |
| 22 | Automobile | Female | 60 | Employed | Single | 44 | Fully Licensed | 2014 CHEVROLET CRUZE LT TURBO 4DR | Claim and conviction free | 20 KM | 20,000 KM |
| 23 | Automobile | Male | 57 | Employed | Married/Common Law | 41 | Fully Licensed | 2018 DODGE/RAM 1500 ST QUAD CAB 4WD | Accident, Sep. 2020 | 10 KM | 15,000 KM |
| | | Female | 55 | Employed | Married/Common Law | 39 | Fully Licensed | 2016 MAZDA CX-5 GT 4DR AWD | Claim and conviction free | 10 KM | 20,000 KM |
| | | Female | 24 | Student | Single | 8 | Fully Licensed | | Claim and conviction free | 0 KM | 0 KM |
| 24 | Automobile | Male | 65 | Retired | Married/Common Law | 49 | Fully Licensed | 2010 TOYOTA COROLLA CE 4DR | Claim and conviction free | 0 KM | 5,000 KM |
| | | Female | 65 | Retired | Married/Common Law | 49 | Fully Licensed | | Claim and conviction free | 0 KM | 0 KM |
| 25 | Automobile | Female | 31 | Employed | Married/Common Law | 15 | Fully Licensed | 2017 TOYOTA TACOMA V6 DOUBLE CAB 4WD | Accident, Mar. 2022 | 10 KM | 20,000 KM |
| | | Male | 30 | Employed | Married/Common Law | 14 | Fully Licensed | | Claim and conviction free | 0 KM | 0 KM |
| 26 | Automobile | Male | 50 | Employed | Married/Common Law | 34 | Fully Licensed | 2019 CHEVROLET SILVERADO 1500 WT CREW CAB 4WD | Claim and conviction free | 20 KM | 20,000 KM |
| | | Female | 51 | Employed | Married/Common Law | 35 | Fully Licensed | 2010 TOYOTA MATRIX WAGON | Claim and conviction free | 20 KM | 30,000 KM |
| | | Male | 21 | Student | Single | 5 | Fully Licensed | | Accident, Sep. 2021 | 0 KM | 0 KM |
| | | Female | 18 | Student | Single | 2 | Stage 2 Learners | | Claim and conviction free | 0 KM | 0 KM |
| 27 | Automobile | Male | 45 | Employed | Married/Common Law | 29 | Fully Licensed | 2007 HONDA ODYSSEY | Accident, Mar. 2022 | 7 KM | 15,000 KM |
| | | Female | 40 | Employed | Married/Common Law | 24 | Fully Licensed | | Claim and conviction free | 7 KM | 15,000 KM |
| 28 | Motorcycle | Male | 53 | Employed | Married/Common Law | 37 | Fully Licensed | 2003 YAMAHA V-STAR 1100 CLASSIC (1001+ c.c engine, \$4001 - \$8000 declared value) | Claim and conviction free | N/A | N/A |
| 29 | Motorcycle | Female | 35 | Employed | Married/Common Law | 19 | Fully Licensed | 2020 HONDA NPS50 (0 - 500 c.c engine, \$2001 - \$4000 declared value) | Claim and conviction free | N/A | N/A |
| 30 | Motorcycle | Male | 45 | Employed | Single | 29 | Fully Licensed | 2011 Suzuki DL650A V-STROM (501 - 1000 c.c engine, \$4001 - \$8000 declared value) | Claim and conviction free | N/A | N/A |

Single Operator and Automobile Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

| | ① | ② | ③ | ④ | ⑤ | ⑥ | ⑦ | ⑧ |
|---------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| 10 Lowest Sampled Rates | Gender: Male Age: 18 Student Single Years Licensed: 2 License: Stage 2 Learners | Gender: Female Age: 18 Student Single Years Licensed: 2 License: Stage 2 Learners | Gender: Male Age: 22 Student Single Years Licensed: 6 License: Fully Licensed | Gender: Female Age: 22 Student Single Years Licensed: 6 License: Fully Licensed | Gender: Male Age: 30 Employed Married/Common Law Years Licensed: 14 License: Fully Licensed | Gender: Female Age: 30 Employed Married/Common Law Years Licensed: 14 License: Fully Licensed | Gender: Male Age: 35 Employed Single Years Licensed: 19 License: Fully Licensed | Gender: Female Age: 35 Employed Single Years Licensed: 19 License: Fully Licensed |
| 10 Highest Sampled Rates | 2012 HONDA CIVIC LX Claim and conviction free Commute: 7 KM Annual KM: 15,000 KM | 2012 HONDA CIVIC LX Claim and conviction free Commute: 7 KM Annual KM: 15,000 KM | 2008 HONDA CIVIC EX-L Accident, Sep. 2019 Commute: 10 KM Annual KM: 15,000 KM | 2008 HONDA CIVIC EX-L Accident, Sep. 2019 Commute: 10 KM Annual KM: 15,000 KM | 2019 FORD F350 SD XLT CREW CAB Accident, Mar. 2021 Commute: 10 KM Annual KM: 20,000 KM | 2019 FORD F350 SD XLT CREW CAB Accident, Mar. 2021 Commute: 10 KM Annual KM: 20,000 KM | 2018 VOLKSWAGEN TIGUAN 2.0 TSI Major conviction, Sep. 2021 Commute: 20 KM Annual KM: 20,000 KM | 2018 VOLKSWAGEN TIGUAN 2.0 TSI Major conviction, Sep. 2021 Commute: 20 KM Annual KM: 20,000 KM |
| British Columbia | | | | | | | | |
| Abbotsford | \$2,994 | \$2,994 | \$2,586 | \$2,586 | \$2,413 | \$2,413 | \$1,492 | \$1,492 |
| Nanaimo | \$2,067 | \$2,067 | \$1,796 | \$1,796 | \$1,689 | \$1,689 | \$1,043 | \$1,043 |
| Prince George | \$2,139 | \$2,139 | \$1,790 | \$1,790 | \$1,911 | \$1,911 | \$1,137 | \$1,137 |
| Vancouver West End | \$3,044 | \$3,044 | \$2,680 | \$2,680 | \$2,385 | \$2,385 | \$1,495 | \$1,495 |
| West Kelowna | \$2,311 | \$2,311 | \$1,971 | \$1,971 | \$1,928 | \$1,928 | \$1,178 | \$1,178 |
| Alberta | | | | | | | | |
| Calgary | \$6,140 | \$4,928 | \$4,207 | \$3,663 | \$5,042 | \$5,042 | \$2,712 | \$2,639 |
| Edmonton | \$6,471 | \$5,169 | \$4,376 | \$3,827 | \$4,480 | \$4,674 | \$2,754 | \$2,701 |
| Grande Prairie | \$5,576 | \$4,111 | \$3,730 | \$3,039 | \$4,701 | \$4,701 | \$2,312 | \$2,264 |
| Red Deer | \$5,557 | \$4,183 | \$3,786 | \$3,112 | \$4,939 | \$4,939 | \$2,611 | \$2,546 |
| Saskatchewan | | | | | | | | |
| Esterhazy | \$1,130 | \$1,130 | \$1,472 | \$1,472 | \$1,417 | \$1,417 | \$1,075 | \$1,075 |
| Saskatoon | \$1,128 | \$1,128 | \$1,470 | \$1,470 | \$1,416 | \$1,416 | \$1,073 | \$1,073 |
| Manitoba | | | | | | | | |
| Brandon | \$1,472 | \$1,472 | \$1,427 | \$1,427 | \$1,521 | \$1,521 | \$1,300 | \$1,300 |
| Winnipeg | \$1,540 | \$1,540 | \$1,492 | \$1,492 | \$1,581 | \$1,581 | \$1,359 | \$1,359 |
| Thompson | \$1,323 | \$1,323 | \$1,283 | \$1,283 | \$1,328 | \$1,328 | \$1,167 | \$1,167 |
| The Pas | \$1,317 | \$1,317 | \$1,277 | \$1,277 | \$1,308 | \$1,308 | \$1,161 | \$1,161 |
| Ontario | | | | | | | | |
| Kitchener | \$5,774 | \$4,596 | \$3,468 | \$3,252 | \$3,423 | \$3,360 | \$2,032 | \$1,986 |
| Ottawa | \$4,482 | \$3,659 | \$2,811 | \$2,670 | \$3,103 | \$3,029 | \$1,802 | \$1,753 |
| Sudbury | \$4,869 | \$3,944 | \$2,899 | \$2,620 | \$3,256 | \$3,117 | \$1,819 | \$1,767 |
| Thunder Bay | \$5,576 | \$4,111 | \$3,730 | \$3,039 | \$4,701 | \$4,701 | \$2,312 | \$2,264 |
| Toronto | \$5,294 | \$3,997 | \$3,232 | \$2,755 | \$3,356 | \$3,299 | \$1,916 | \$1,876 |
| New Brunswick | | | | | | | | |
| Fredericton | \$4,050 | \$4,050 | \$3,212 | \$3,212 | \$2,505 | \$2,505 | \$1,698 | \$1,698 |
| Miramichi | \$4,145 | \$4,145 | \$3,275 | \$3,275 | \$2,473 | \$2,473 | \$1,734 | \$1,734 |
| Moncton | \$4,509 | \$4,509 | \$3,551 | \$3,551 | \$2,785 | \$2,785 | \$1,892 | \$1,892 |
| Saint John | \$4,483 | \$4,483 | \$3,509 | \$3,509 | \$2,769 | \$2,769 | \$1,889 | \$1,889 |
| Nova Scotia | | | | | | | | |
| Antigonish | \$4,284 | \$3,544 | \$3,118 | \$2,682 | \$3,493 | \$3,419 | \$2,294 | \$2,257 |
| Halifax | \$5,315 | \$4,452 | \$3,707 | \$3,335 | \$3,944 | \$3,863 | \$2,681 | \$2,650 |
| Sydney | \$5,517 | \$4,578 | \$3,922 | \$3,508 | \$4,014 | \$3,931 | \$2,662 | \$2,624 |
| Truro | \$4,328 | \$3,588 | \$3,153 | \$2,716 | \$3,488 | \$3,415 | \$2,292 | \$2,256 |
| Prince Edward Island | | | | | | | | |
| Charlottetown | \$3,023 | \$2,782 | \$2,003 | \$1,868 | \$3,125 | \$3,054 | \$1,428 | \$1,386 |
| Summerside | \$2,953 | \$2,205 | \$1,950 | \$1,823 | \$3,066 | \$2,999 | \$1,398 | \$1,356 |
| Newfoundland | | | | | | | | |
| Corner Brook | \$4,115 | \$4,115 | N/A | N/A | N/A | N/A | \$1,514 | \$1,514 |
| Gander | \$4,115 | \$4,115 | N/A | N/A | N/A | N/A | \$1,514 | \$1,514 |
| St. John's | \$6,828 | \$6,828 | N/A | N/A | N/A | N/A | \$2,255 | \$2,255 |

Single Operator and Automobile Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

| | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|--------------------------------------------------|-------------------------------------------|-------------------------------------------|---------------------------|---------------------------|------------------------------|------------------------------|-----------------------------|-----------------------------|
| Gender: Male | Gender: Male | Gender: Female | Gender: Male | Gender: Female | Gender: Male | Gender: Female | Gender: Male | Gender: Female |
| Age: 37 | Age: 37 | Age: 37 | Age: 40 | Age: 40 | Age: 45 | Age: 45 | Age: 50 | Age: 50 |
| Employed | Employed | Employed | Unemployed | Unemployed | Employed | Employed | Employed | Employed |
| Married/Common Law | Married/Common Law | Married/Common Law | Single | Single | Married/Common Law | Married/Common Law | Married/Common Law | Married/Common Law |
| Years Licensed: 21 | Years Licensed: 21 | Years Licensed: 21 | Years Licensed: 24 | Years Licensed: 24 | Years Licensed: 29 | Years Licensed: 29 | Years Licensed: 34 | Years Licensed: 34 |
| License: Fully Licensed | License: Fully Licensed | License: Fully Licensed | License: Fully Licensed | License: Fully Licensed | License: Fully Licensed | License: Fully Licensed | License: Fully Licensed | License: Fully Licensed |
| 2021 TESLA MODEL 3 STANDARD RANGE PLUS 50 | 2021 TESLA MODEL 3 STANDARD RANGE PLUS 50 | 2021 TESLA MODEL 3 STANDARD RANGE PLUS 50 | 2017 FORD ESCAPE SE | 2017 FORD ESCAPE SE | 2018 FORD F150 XLT SUPERCREW | 2018 FORD F150 XLT SUPERCREW | 2010 DODGE GRAND CARAVAN SE | 2010 DODGE GRAND CARAVAN SE |
| Minor conviction, Mar. 2022 | Minor conviction, Mar. 2022 | Minor conviction, Mar. 2022 | Claim and conviction free | Claim and conviction free | Claim and conviction free | Claim and conviction free | Claim and conviction free | Claim and conviction free |
| Commute: 80 KM | Commute: 80 KM | Commute: 80 KM | Commute: 0 KM | Commute: 0 KM | Commute: 100 KM | Commute: 100 KM | Commute: 10 KM | Commute: 10 KM |
| Annual KM: 30,000 KM | Annual KM: 30,000 KM | Annual KM: 30,000 KM | Annual KM: 10,000 KM | Annual KM: 10,000 KM | Annual KM: 30,000 KM | Annual KM: 30,000 KM | Annual KM: 15,000 KM | Annual KM: 15,000 KM |
| British Columbia | | | | | | | | |
| Abbotsford | \$2,166 | \$2,166 | \$1,214 | \$1,214 | \$1,458 | \$1,458 | \$1,108 | \$1,108 |
| Nanaimo | \$1,497 | \$1,497 | \$859 | \$859 | \$1,032 | \$1,032 | \$782 | \$782 |
| Prince George | \$1,783 | \$1,783 | \$901 | \$901 | \$1,128 | \$1,128 | \$767 | \$767 |
| Vancouver West End | \$2,061 | \$2,061 | \$1,320 | \$1,320 | \$1,475 | \$1,475 | \$1,163 | \$1,163 |
| West Kelowna | \$1,769 | \$1,769 | \$949 | \$949 | \$1,152 | \$1,152 | \$847 | \$847 |
| Alberta | | | | | | | | |
| Calgary | \$4,375 | \$4,234 | \$2,062 | \$2,042 | \$2,874 | \$2,797 | \$1,489 | \$1,497 |
| Edmonton | \$4,364 | \$4,264 | \$2,009 | \$2,003 | \$2,566 | \$2,538 | \$1,490 | \$1,504 |
| Grande Prairie | \$3,783 | \$3,696 | \$1,716 | \$1,691 | \$2,722 | \$2,629 | \$1,167 | \$1,164 |
| Red Deer | \$4,277 | \$4,136 | \$1,874 | \$1,842 | \$3,101 | \$2,972 | \$1,279 | \$1,247 |
| Saskatchewan | | | | | | | | |
| Esterhazy | \$1,376 | \$1,376 | \$1,208 | \$1,208 | \$1,359 | \$1,359 | \$878 | \$878 |
| Saskatoon | \$1,374 | \$1,374 | \$1,206 | \$1,206 | \$1,358 | \$1,358 | \$877 | \$877 |
| Manitoba | | | | | | | | |
| Brandon | \$1,672 | \$1,672 | \$1,109 | \$1,109 | \$1,308 | \$1,308 | \$956 | \$956 |
| Winnipeg | \$1,747 | \$1,747 | \$1,187 | \$1,187 | \$1,360 | \$1,360 | \$1,001 | \$1,001 |
| Thompson | \$1,501 | \$1,501 | \$1,042 | \$1,042 | \$1,139 | \$1,139 | \$859 | \$859 |
| The Pas | \$1,493 | \$1,493 | \$1,026 | \$1,026 | \$1,123 | \$1,123 | \$853 | \$853 |
| Ontario | | | | | | | | |
| Kitchener | \$3,743 | \$3,679 | \$1,600 | \$1,595 | \$1,765 | \$1,768 | \$1,209 | \$1,229 |
| Ottawa | \$3,605 | \$3,536 | \$1,388 | \$1,365 | \$1,677 | \$1,652 | \$1,054 | \$1,066 |
| Sudbury | \$3,396 | \$3,319 | \$1,392 | \$1,370 | \$1,630 | \$1,600 | \$997 | \$1,017 |
| Thunder Bay | \$3,783 | \$3,696 | \$1,716 | \$1,691 | \$2,722 | \$2,629 | \$1,167 | \$1,164 |
| Toronto | \$3,748 | \$3,659 | \$1,508 | \$1,522 | \$1,731 | \$1,733 | \$1,008 | \$1,034 |
| New Brunswick | | | | | | | | |
| Fredericton | \$2,750 | \$2,750 | \$1,291 | \$1,291 | \$1,435 | \$1,435 | \$973 | \$973 |
| Miramichi | \$2,744 | \$2,744 | \$1,333 | \$1,333 | \$1,480 | \$1,480 | \$987 | \$987 |
| Moncton | \$3,140 | \$3,140 | \$1,439 | \$1,439 | \$1,586 | \$1,586 | \$1,093 | \$1,093 |
| Saint John | \$3,126 | \$3,126 | \$1,447 | \$1,447 | \$1,604 | \$1,604 | \$1,083 | \$1,083 |
| Nova Scotia | | | | | | | | |
| Antigonish | \$2,151 | \$2,079 | \$1,245 | \$1,232 | \$2,104 | \$1,537 | \$897 | \$895 |
| Halifax | \$2,602 | \$2,522 | \$1,385 | \$1,375 | \$1,675 | \$1,649 | \$1,036 | \$1,036 |
| Sydney | \$2,541 | \$2,459 | \$1,446 | \$1,433 | \$1,797 | \$1,768 | \$1,088 | \$1,085 |
| Truro | \$2,150 | \$2,079 | \$1,242 | \$1,230 | \$1,558 | \$1,531 | \$902 | \$900 |
| Prince Edward Island | | | | | | | | |
| Charlottetown | \$2,324 | \$2,262 | \$1,109 | \$1,085 | \$1,290 | \$1,253 | \$691 | \$686 |
| Summerside | \$2,258 | \$2,198 | \$1,086 | \$1,063 | \$1,260 | \$1,224 | \$674 | \$669 |
| Newfoundland | | | | | | | | |
| Comer Brook | \$2,599 | \$2,599 | \$1,033 | \$1,033 | \$1,365 | \$1,365 | \$854 | \$854 |
| Gander | \$2,599 | \$2,599 | \$1,033 | \$1,033 | \$1,365 | \$1,365 | \$854 | \$854 |
| St. John's | \$3,785 | \$3,785 | \$1,507 | \$1,507 | \$1,893 | \$1,893 | \$1,346 | \$1,346 |

Single Operator and Automobile Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

| | 17 | 18 | 19 | 20 | 21 | 22 |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10 Lowest Sampled Rates | | | | | | |
| 10 Highest Sampled Rates | | | | | | |
| Lowest/Highest Rate Bolded | | | | | | |
| | Gender: Male Age: 51 Employed Single Years Licensed: 35 License: Fully Licensed 1998 FORD F150 SUPERCAB Claim and conviction free Commute: 10 KM Annual KM: 20,000 KM | Gender: Female Age: 51 Employed Single Years Licensed: 35 License: Fully Licensed 1998 FORD F150 SUPERCAB Claim and conviction free Commute: 10 KM Annual KM: 20,000 KM | Gender: Male Age: 58 Employed Single Years Licensed: 42 License: Fully Licensed 2018 HONDA CR-V EX Claim and conviction free Commute: 20 KM Annual KM: 20,000 KM | Gender: Female Age: 58 Employed Single Years Licensed: 42 License: Fully Licensed 2018 HONDA CR-V EX Claim and conviction free Commute: 20 KM Annual KM: 20,000 KM | Gender: Male Age: 60 Employed Single Years Licensed: 44 License: Fully Licensed 2014 CHEVROLET CRUZE LT TURBO Claim and conviction free Commute: 20 KM Annual KM: 20,000 KM | Gender: Female Age: 60 Employed Single Years Licensed: 44 License: Fully Licensed 2014 CHEVROLET CRUZE LT TURBO Claim and conviction free Commute: 20 KM Annual KM: 20,000 KM |
| British Columbia | | | | | | |
| Abbotsford | \$1,006 | \$1,006 | \$1,151 | \$1,151 | \$1,116 | \$1,116 |
| Nanaimo | \$714 | \$714 | \$809 | \$809 | \$785 | \$785 |
| Prince George | \$676 | \$676 | \$857 | \$857 | \$786 | \$786 |
| Vancouver West End | \$1,076 | \$1,076 | \$1,168 | \$1,168 | \$1,160 | \$1,160 |
| West Kelowna | \$761 | \$761 | \$901 | \$901 | \$860 | \$860 |
| Alberta | | | | | | |
| Calgary | \$1,286 | \$1,231 | \$2,052 | \$2,028 | \$1,645 | \$1,653 |
| Edmonton | \$1,295 | \$1,290 | \$1,897 | \$1,930 | \$1,659 | \$1,672 |
| Grande Prairie | \$999 | \$987 | \$1,732 | \$1,701 | \$1,310 | \$1,303 |
| Red Deer | \$1,090 | \$1,075 | \$1,946 | \$1,901 | \$1,407 | \$1,395 |
| Saskatchewan | | | | | | |
| Esterhazy | \$687 | \$687 | \$1,175 | \$1,175 | \$1,049 | \$1,049 |
| Saskatoon | \$686 | \$686 | \$1,173 | \$1,173 | \$1,047 | \$1,047 |
| Manitoba | | | | | | |
| Brandon | \$441 | \$441 | \$1,293 | \$1,293 | \$1,218 | \$1,218 |
| Winnipeg | \$460 | \$460 | \$1,354 | \$1,354 | \$1,273 | \$1,273 |
| Thompson | \$388 | \$388 | \$1,159 | \$1,159 | \$1,093 | \$1,093 |
| The Pas | \$383 | \$383 | \$1,154 | \$1,154 | \$1,087 | \$1,087 |
| Ontario | | | | | | |
| Kitchener | \$905 | \$907 | \$1,450 | \$1,416 | \$1,241 | \$1,329 |
| Ottawa | \$735 | \$724 | \$1,289 | \$1,243 | \$1,055 | \$1,149 |
| Sudbury | \$738 | \$750 | \$1,283 | \$1,244 | \$1,112 | \$1,100 |
| Thunder Bay | \$999 | \$987 | \$1,732 | \$1,701 | \$1,310 | \$1,303 |
| Toronto | \$707 | \$713 | \$1,485 | \$1,442 | \$1,121 | \$1,181 |
| New Brunswick | | | | | | |
| Fredericton | \$636 | \$636 | \$1,192 | \$1,192 | \$1,109 | \$1,109 |
| Miramichi | \$649 | \$649 | \$1,242 | \$1,242 | \$1,136 | \$1,136 |
| Moncton | \$705 | \$705 | \$1,335 | \$1,335 | \$1,248 | \$1,248 |
| Saint John | \$687 | \$687 | \$1,344 | \$1,344 | \$1,242 | \$1,242 |
| Nova Scotia | | | | | | |
| Antigonish | \$738 | \$732 | \$1,265 | \$1,253 | \$1,108 | \$1,100 |
| Halifax | \$852 | \$844 | \$1,390 | \$1,378 | \$1,285 | \$1,275 |
| Sydney | \$890 | \$880 | \$1,473 | \$1,460 | \$1,339 | \$1,329 |
| Truro | \$747 | \$741 | \$1,258 | \$1,247 | \$1,110 | \$1,103 |
| Prince Edward Island | | | | | | |
| Charlottetown | \$551 | \$546 | \$1,008 | \$995 | \$839 | \$825 |
| Summerside | \$539 | \$536 | \$987 | \$975 | \$819 | \$807 |
| Newfoundland | | | | | | |
| Corner Brook | \$654 | \$654 | \$969 | \$969 | \$931 | \$931 |
| Gander | \$654 | \$654 | \$969 | \$969 | \$931 | \$931 |
| St. John's | \$1,079 | \$1,079 | \$1,418 | \$1,418 | \$1,448 | \$1,448 |

Multiple Operators/Automobile Profiles

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

| 23 | | 24 | | 25 | | 26 | | 27 | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------|--|
| Genders: Male / Female & Daughter Ages: 57 / 55, 24 Employed / Employed, Student Married/Common Law Years Licensed: 41 / 39, 8 Licenses: Fully Licensed | | Genders: Male / Female Ages: 65 / 65 Retired / Retired Married/Common Law Years Licensed: 49 / 49 Licenses: Fully Licensed | | Genders: Female / Male Ages: 31 / 30 Employed / Employed Married/Common Law Years Licensed: 15 / 14 Licenses: Fully Licensed | | Genders: Male / Female, Son & Daughter Ages: 50 / 51, 21, 18 Employed / Employed, Student, Student Married/Common Law Years Licensed: 34 / 35, 5, 2 Licenses: 18 y.o. daughter stage 2 learners, all others fully lic | | Genders: Male / Female Ages: 45 / 40 Employed / Employed Married/Common Law Years Licensed: 29 / 24 Licenses: Fully Licensed | |
| 2018 DODGE RAM 1500 ST QUAD CAB | 2016 MAZDA CX-5 GT | 2010 TOYOTA COROLLA CE | 2017 TOYOTA TACOMA V6 DOUBLE CAB | 2019 CHEVROLET SILVERADO 1500 WT CREW CAB | 2019 TOYOTA MATRIX WAGON | 2007 HONDA ODYSSEY EX | | | |
| Accident, Sep. 2020 (Father), others claim and conviction free Commute: 10 KM Annual KM: 15,000 KM | | Claim and conviction free Commute: 0 KM Annual KM: 5,000 KM | | Accident, Mar. 2022 (Female), Male claim and conv. free Commute: 10 KM Annual KM: 20,000 KM | | Accident, Sep. 2021 (Son), others claim and conviction free Commute: 20 KM Annual KM: 20,000 KM | | Accident, Mar. 2022 Commute: 7 KM Annual KM: 15,000 KM | |

| Province | 23 | 24 | 25 | 26 | 27 |
|-----------------------------|---------|---------|---------|---------|---------|
| British Columbia | | | | | |
| Abbotsford | \$3,776 | \$792 | \$1,933 | \$3,640 | \$1,251 |
| Nanaimo | \$2,641 | \$565 | \$1,350 | \$2,545 | \$881 |
| Prince George | \$2,843 | \$578 | \$1,447 | \$2,670 | \$853 |
| Vancouver West End | \$3,805 | \$870 | \$1,955 | \$3,707 | \$1,319 |
| West Kelowna | \$2,970 | \$619 | \$1,512 | \$2,837 | \$948 |
| Alberta | | | | | |
| Calgary | \$5,371 | \$1,276 | \$4,385 | \$6,595 | \$2,645 |
| Edmonton | \$5,274 | \$1,295 | \$4,376 | \$6,576 | \$2,591 |
| Grande Prairie | \$4,715 | \$1,017 | \$3,913 | \$6,017 | \$2,099 |
| Red Deer | \$5,046 | \$1,083 | \$4,405 | \$6,309 | \$2,155 |
| Saskatchewan | | | | | |
| Esterhazy | \$2,599 | \$956 | \$1,427 | \$2,244 | \$900 |
| Saskatoon | \$2,596 | \$954 | \$1,426 | \$2,241 | \$898 |
| Manitoba | | | | | |
| Brandon | \$2,746 | \$889 | \$1,366 | \$2,367 | \$850 |
| Winnipeg | \$2,861 | \$949 | \$1,419 | \$2,466 | \$888 |
| Thompson | \$2,430 | \$835 | \$1,192 | \$2,100 | \$765 |
| The Pas | \$2,404 | \$824 | \$1,176 | \$2,080 | \$761 |
| Ontario | | | | | |
| Kitchener | \$3,893 | \$1,036 | \$3,503 | \$4,114 | \$2,629 |
| Ottawa | \$3,341 | \$908 | \$3,112 | \$3,508 | \$2,115 |
| Sudbury | \$3,505 | \$880 | \$3,037 | \$3,642 | \$2,057 |
| Thunder Bay | \$4,715 | \$1,017 | \$3,913 | \$6,017 | \$2,099 |
| Toronto | \$3,669 | \$854 | \$3,373 | \$3,636 | \$2,115 |
| New Brunswick | | | | | |
| Fredericton | \$3,681 | \$890 | \$2,416 | \$4,028 | \$1,343 |
| Miramichi | \$3,659 | \$912 | \$2,396 | \$4,062 | \$1,332 |
| Moncton | \$4,172 | \$995 | \$2,720 | \$4,644 | \$1,575 |
| Saint John | \$4,165 | \$983 | \$2,713 | \$4,630 | \$1,600 |
| Nova Scotia | | | | | |
| Antigonish | \$3,893 | \$841 | \$3,211 | \$4,610 | \$1,875 |
| Halifax | \$4,531 | \$972 | \$3,724 | \$5,440 | \$2,304 |
| Sydney | \$4,610 | \$1,012 | \$3,746 | \$5,660 | \$2,381 |
| Truro | \$3,891 | \$845 | \$3,215 | \$4,658 | \$1,887 |
| Prince Edward Island | | | | | |
| Charlottetown | \$3,270 | \$644 | \$2,918 | \$3,943 | \$1,302 |
| Summerside | \$3,203 | \$629 | \$2,869 | \$3,834 | \$1,280 |
| Newfoundland | | | | | |
| Corner Brook | N/A | \$843 | N/A | N/A | N/A |
| Gander | N/A | \$843 | N/A | N/A | N/A |
| St. John's | N/A | \$1,349 | N/A | N/A | N/A |

Rates Legend

10 Lowest Sampled Rates
 10 Highest Sampled Rates
 Lowest/Highest Rate Bolded

28

29

30

Gender: Male
 Age: 53
 Employed
 Married/Common Law
 Years Licensed: 37
 License: Fully Licensed

Gender: Female
 Age: 35
 Employed
 Married/Common Law
 Years Licensed: 19
 License: Fully Licensed

Gender: Male
 Age: 45
 Employed
 Single
 Years Licensed: 29
 License: Fully Licensed

2003 YAMAHA V-STAR
 1100 CLASSIC
 Claim and conviction free
 Commute: N/A
 Annual KM: N/A

2020 HONDA NPS50
 Claim and conviction free
 Commute: N/A
 Annual KM: N/A

2011 Suzuki DL650A V-
 STROM
 Claim and conviction free
 Commute: N/A
 Annual KM: N/A

British Columbia

| | | | |
|--------------------|-------|--------------|-------|
| Abbotsford | \$731 | \$242 | \$741 |
| Nanaimo | \$644 | \$196 | \$589 |
| Prince George | \$635 | \$211 | \$602 |
| Vancouver West End | \$740 | \$233 | \$742 |
| West Kelowna | \$688 | \$223 | \$680 |

Alberta

| | | | |
|----------------|-----|-----|-----|
| Calgary | N/A | N/A | N/A |
| Edmonton | N/A | N/A | N/A |
| Grande Prairie | N/A | N/A | N/A |
| Red Deer | N/A | N/A | N/A |

Saskatchewan

| | | | |
|-----------|-------|-------|--------------|
| Esterhazy | \$865 | \$270 | \$929 |
| Saskatoon | \$865 | \$270 | \$929 |

Manitoba

| | | | |
|----------|--------------|--------------|--------------|
| Brandon | \$792 | \$334 | \$776 |
| Winnipeg | \$893 | \$357 | \$890 |
| Thompson | \$450 | \$237 | \$474 |
| The Pas | \$589 | \$285 | \$560 |

Ontario

| | | | |
|-------------|-----|-----|-----|
| Kitchener | N/A | N/A | N/A |
| Ottawa | N/A | N/A | N/A |
| Sudbury | N/A | N/A | N/A |
| Thunder Bay | N/A | N/A | N/A |
| Toronto | N/A | N/A | N/A |

New Brunswick

| | | | |
|-------------|-----|-----|-----|
| Fredericton | N/A | N/A | N/A |
| Miramichi | N/A | N/A | N/A |
| Moncton | N/A | N/A | N/A |
| Saint John | N/A | N/A | N/A |

Nova Scotia

| | | | |
|------------|-----|-----|-----|
| Antigonish | N/A | N/A | N/A |
| Halifax | N/A | N/A | N/A |
| Sydney | N/A | N/A | N/A |
| Truro | N/A | N/A | N/A |

Prince Edward Island

| | | | |
|---------------|-----|-----|-----|
| Charlottetown | N/A | N/A | N/A |
| Summerside | N/A | N/A | N/A |

Newfoundland

| | | | |
|--------------|-----|-----|-----|
| Corner Brook | N/A | N/A | N/A |
| Gander | N/A | N/A | N/A |
| St. John's | N/A | N/A | N/A |

Profile Number 1

Operator 1

Gender: Male
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: Claim and conviction free

Vehicle 1

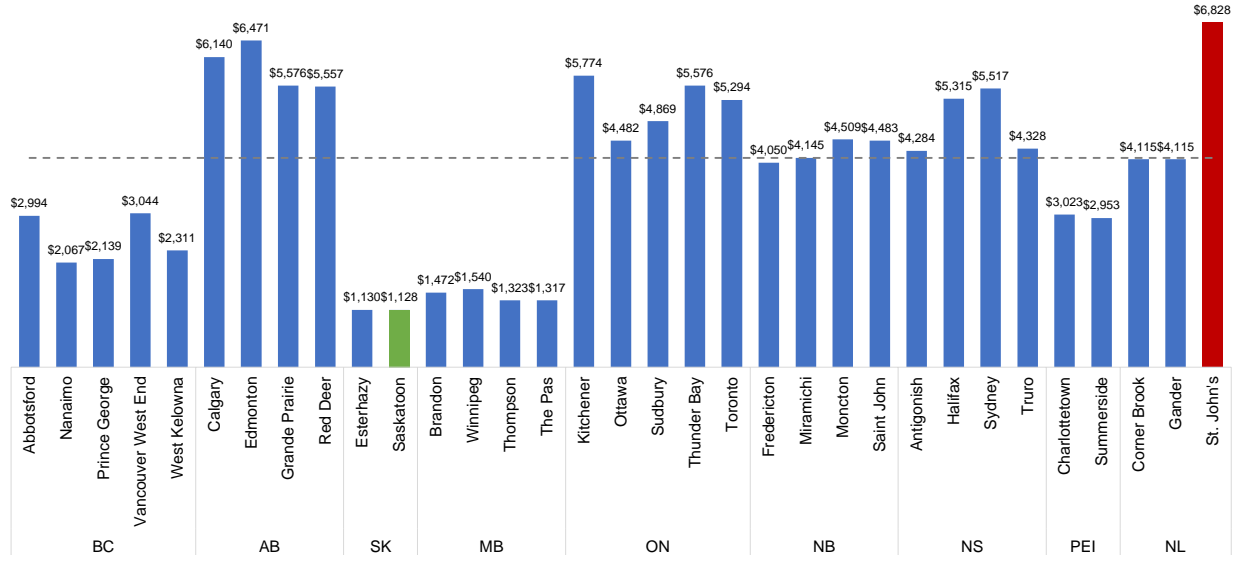
Make and Model: HONDA CIVIC LX 4DR
 Model Year: 2012
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$2,511 | New Brunswick | \$4,297 | Nova Scotia | \$4,861 |
| Alberta | \$5,936 | Manitoba | \$1,413 | Prince Edward Island | \$2,988 |
| Saskatchewan | \$1,129 | Ontario | \$5,199 | Newfoundland | \$5,019 |

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$4,145)



Profile Number 2

Operator 1

Gender: Female
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: Claim and conviction free

Vehicle 1

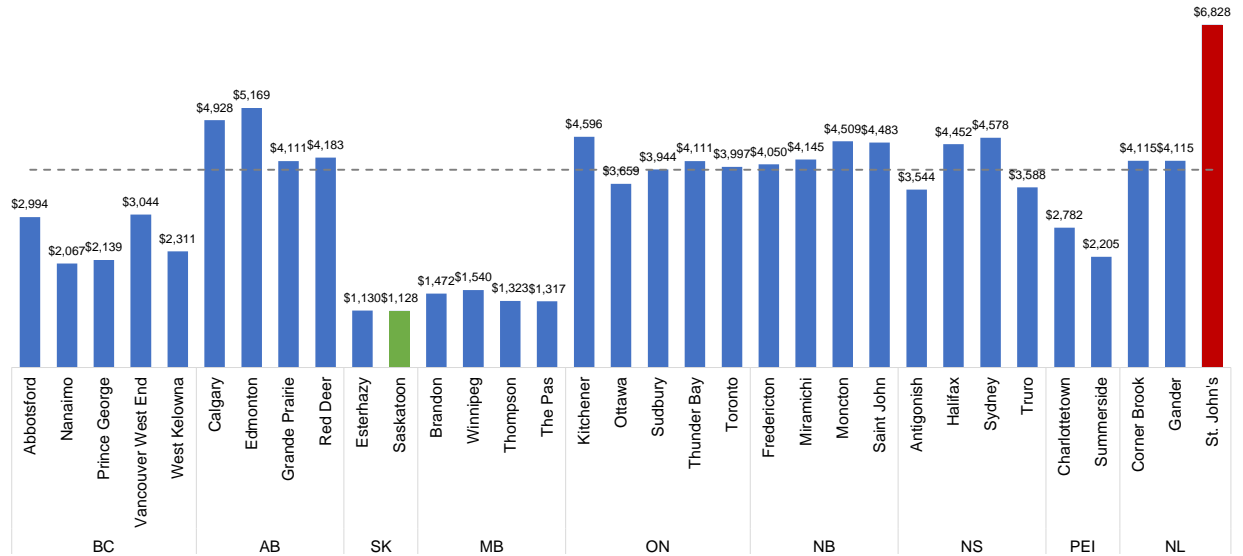
Make and Model: HONDA CIVIC LX 4DR
 Model Year: 2012
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$2,511 | New Brunswick | \$4,297 | Nova Scotia | \$4,040 |
| Alberta | \$4,598 | Manitoba | \$1,413 | Prince Edward Island | \$2,494 |
| Saskatchewan | \$1,129 | Ontario | \$4,061 | Newfoundland | \$5,019 |

Rate Comparisons by City

■ Highest Rate ■ Lowest Rate - - - Median Rate (\$3,944)



Additional Operator(s)

Additional Vehicle(s)

Profile Number 3

Operator 1
 Gender: Male
 Age: 22
 Years Licensed: 6
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Accident, Sep. 2019

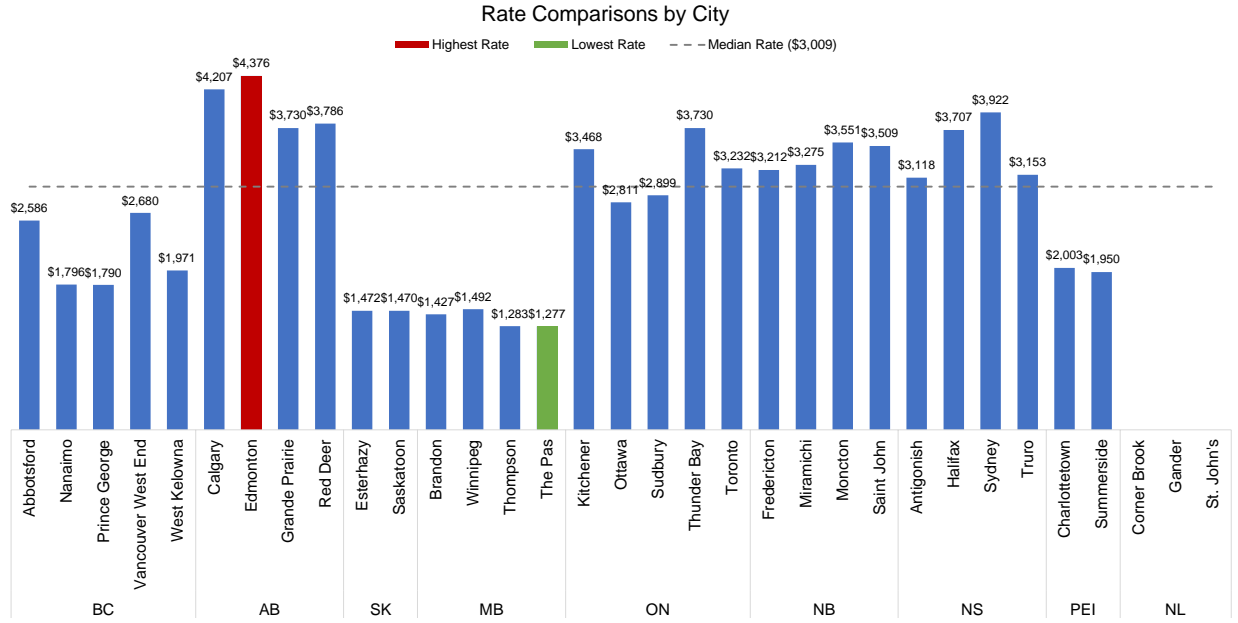
Vehicle 1
 Make and Model: HONDA CIVIC EX-L 2DR COUPE
 Model Year: 2008
 Commute: 10 KM
 Annual KM: 15,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$2,165 | New Brunswick | \$3,386 | Nova Scotia | \$3,475 |
| Alberta | \$4,025 | Manitoba | \$1,370 | Prince Edward Island | \$1,976 |
| Saskatchewan | \$1,471 | Ontario | \$3,228 | Newfoundland | N/A |

Additional Operator(s)

Additional Vehicle(s)



Profile Number 4

Operator 1
 Gender: Female
 Age: 22
 Years Licensed: 6
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Accident, Sep. 2019

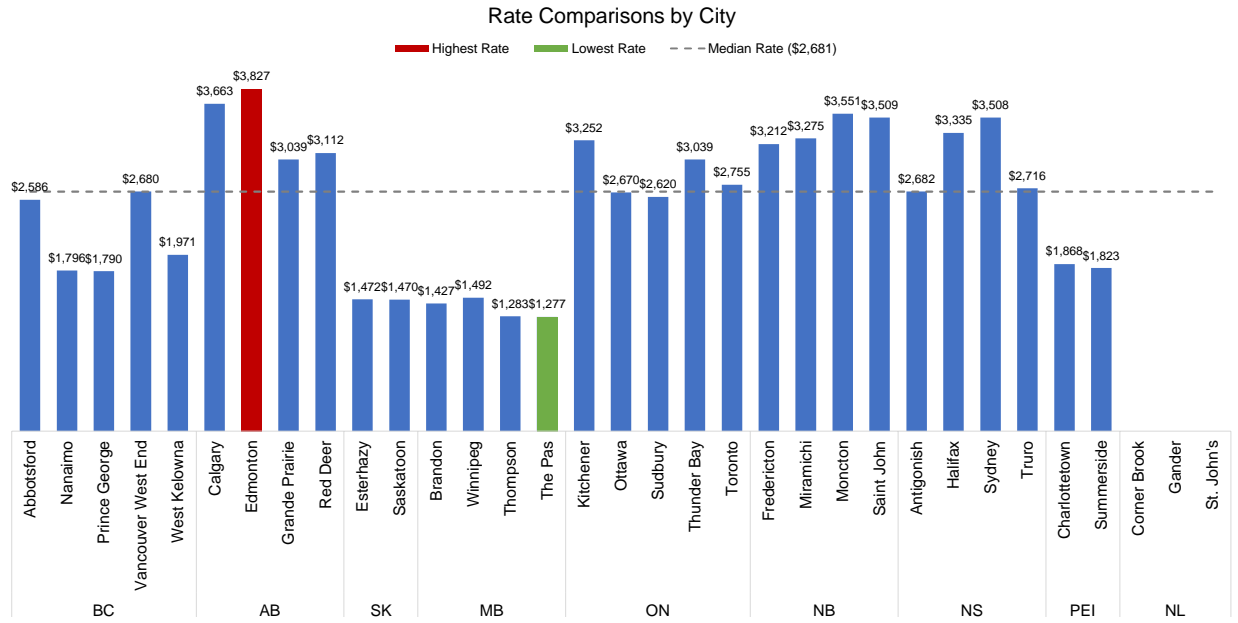
Vehicle 1
 Make and Model: HONDA CIVIC EX-L 2DR COUPE
 Model Year: 2008
 Commute: 10 KM
 Annual KM: 15,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$2,165 | New Brunswick | \$3,386 | Nova Scotia | \$3,060 |
| Alberta | \$3,410 | Manitoba | \$1,370 | Prince Edward Island | \$1,846 |
| Saskatchewan | \$1,471 | Ontario | \$2,867 | Newfoundland | N/A |

Additional Operator(s)

Additional Vehicle(s)



Profile Number 5

Operator 1
 Gender: Male
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Mar. 2021

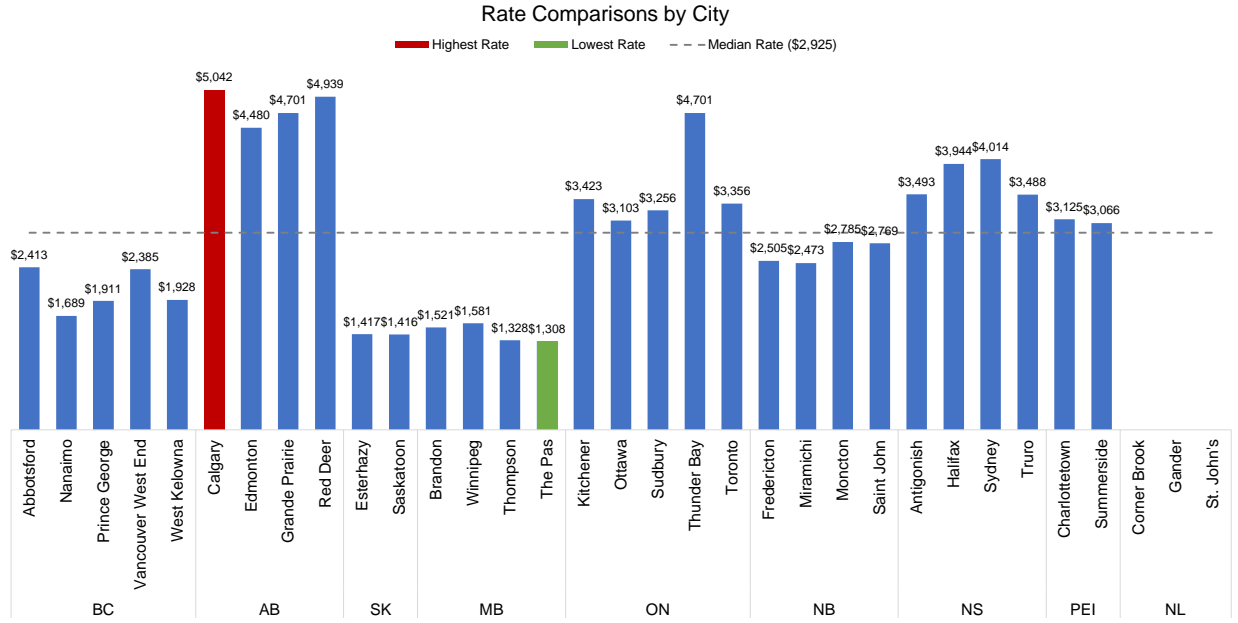
Vehicle 1
 Make and Model: FORD F350 SD XLT CREW CAB 4WD DIESEL
 Model Year: 2019
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$2,065 | New Brunswick | \$2,633 | Nova Scotia | \$3,735 |
| Alberta | \$4,791 | Manitoba | \$1,435 | Prince Edward Island | \$3,096 |
| Saskatchewan | \$1,417 | Ontario | \$3,568 | Newfoundland | N/A |

Additional Operator(s)

Additional Vehicle(s)



Profile Number 6

Operator 1
 Gender: Female
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Mar. 2021

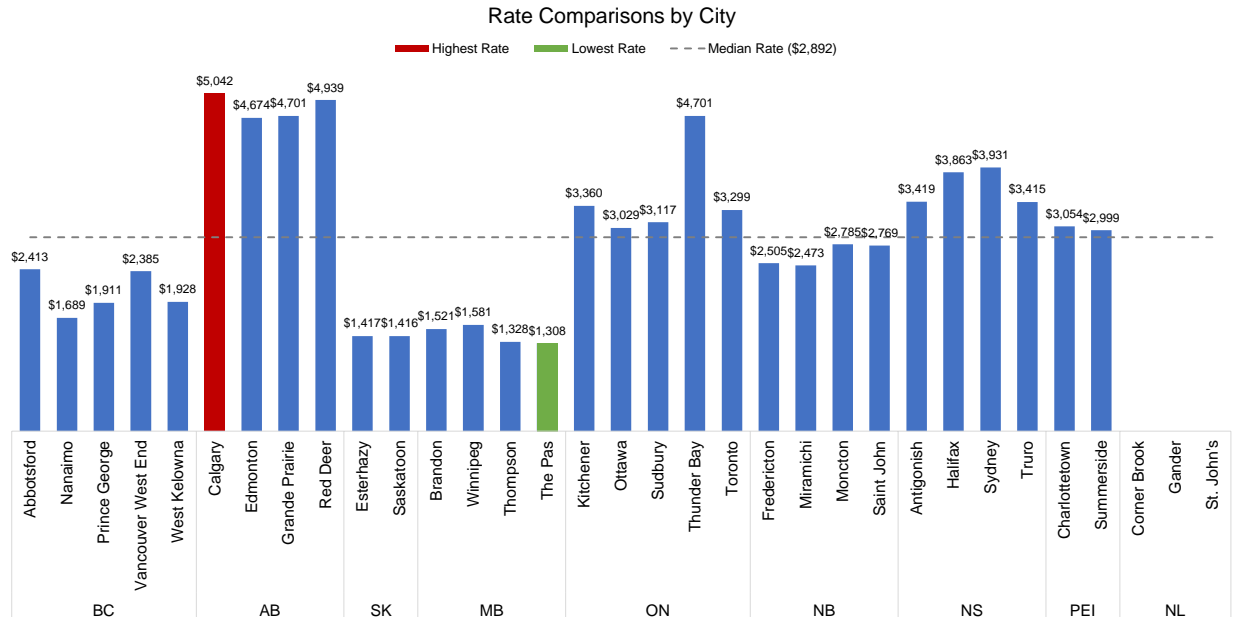
Vehicle 1
 Make and Model: FORD F350 SD XLT CREW CAB 4WD DIESEL
 Model Year: 2019
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$2,065 | New Brunswick | \$2,633 | Nova Scotia | \$3,657 |
| Alberta | \$4,839 | Manitoba | \$1,435 | Prince Edward Island | \$3,026 |
| Saskatchewan | \$1,417 | Ontario | \$3,501 | Newfoundland | N/A |

Additional Operator(s)

Additional Vehicle(s)



Profile Number 7

Operator 1

Gender: Male
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major conviction, Sep. 2021

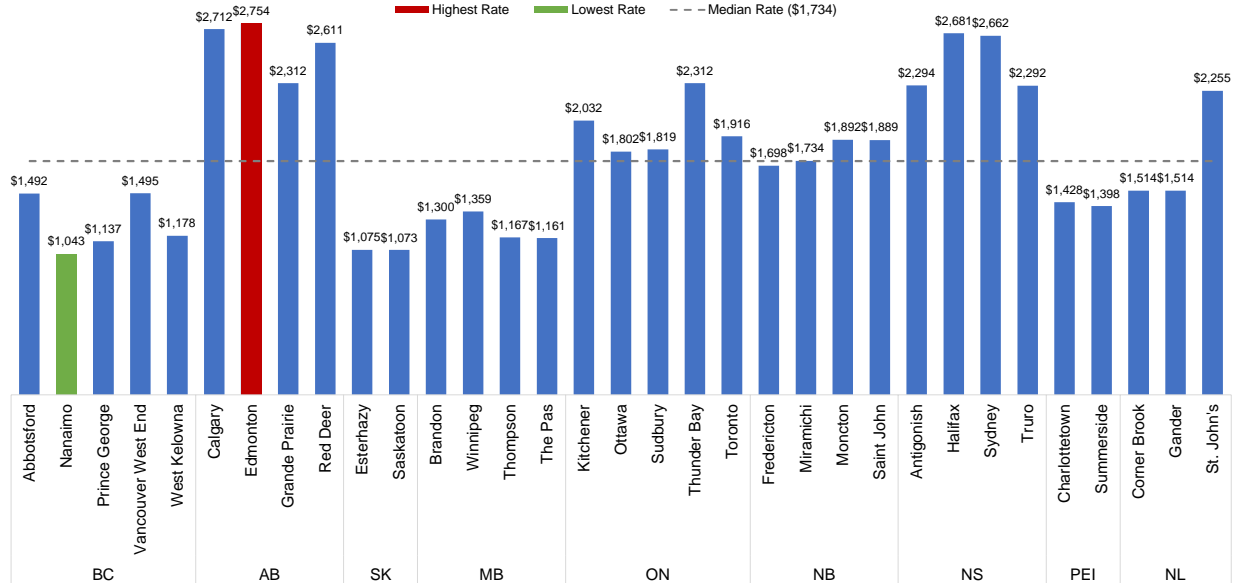
Vehicle 1

Make and Model: VOLKSWAGEN TIGUAN 2.0 TSI 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,269 | New Brunswick | \$1,803 | Nova Scotia | \$2,482 |
| Alberta | \$2,597 | Manitoba | \$1,247 | Prince Edward Island | \$1,413 |
| Saskatchewan | \$1,074 | Ontario | \$1,976 | Newfoundland | \$1,761 |

Rate Comparisons by City



Profile Number 8

Operator 1

Gender: Female
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major conviction, Sep. 2021

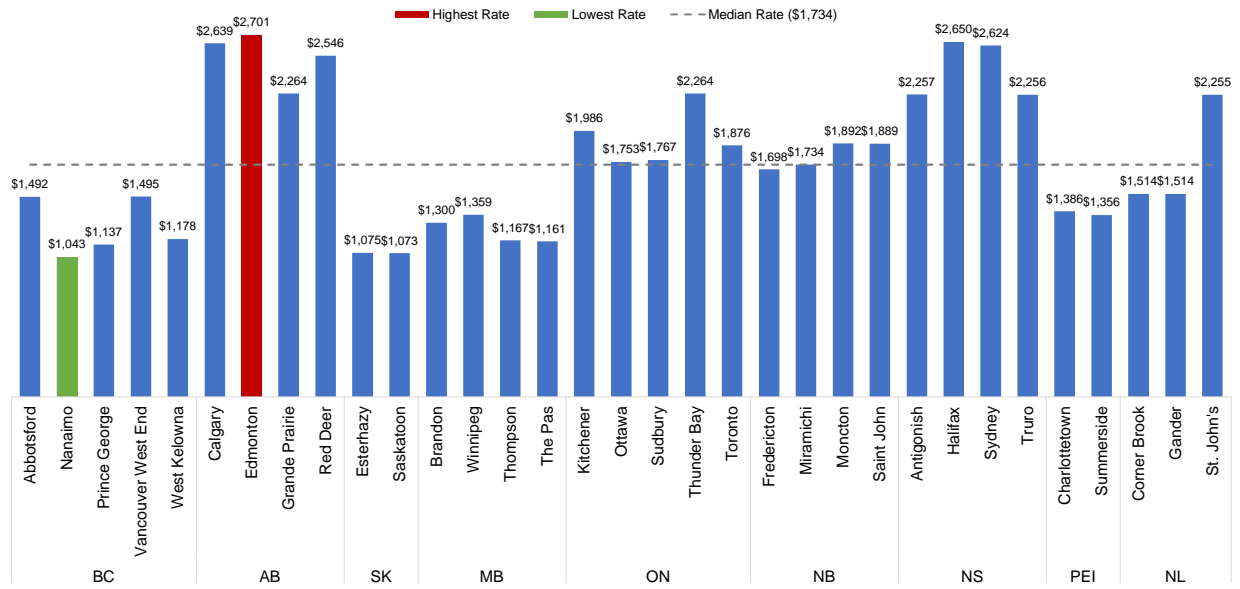
Vehicle 1

Make and Model: VOLKSWAGEN TIGUAN 2.0 TSI 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,269 | New Brunswick | \$1,803 | Nova Scotia | \$2,447 |
| Alberta | \$2,537 | Manitoba | \$1,247 | Prince Edward Island | \$1,371 |
| Saskatchewan | \$1,074 | Ontario | \$1,929 | Newfoundland | \$1,761 |

Rate Comparisons by City



Profile Number 9

Operator 1

Gender: Male
 Age: 37
 Years Licensed: 21
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Minor conviction, Mar. 2022

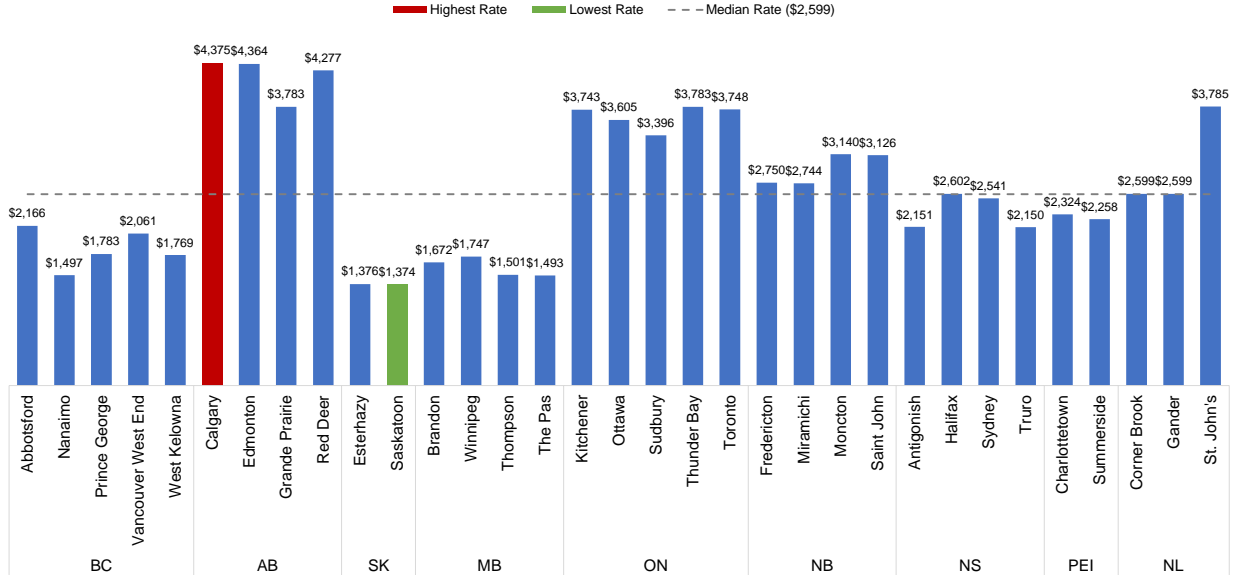
Vehicle 1

Make and Model: TESLA MODEL 3 STANDARD RANGE PLUS 50 4DR
 Model Year: 2021
 Commute: 80 KM
 Annual KM: 30,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,855 | New Brunswick | \$2,940 | Nova Scotia | \$2,361 |
| Alberta | \$4,200 | Manitoba | \$1,603 | Prince Edward Island | \$2,291 |
| Saskatchewan | \$1,375 | Ontario | \$3,655 | Newfoundland | \$2,994 |

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 10

Operator 1

Gender: Female
 Age: 37
 Years Licensed: 21
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Minor conviction, Mar. 2022

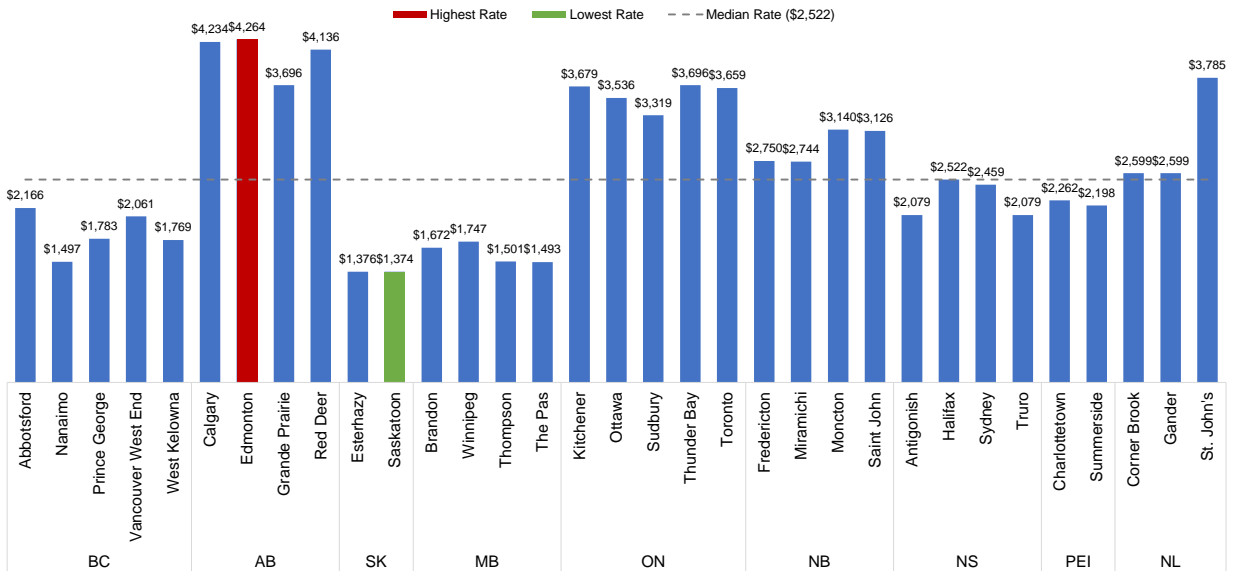
Vehicle 1

Make and Model: TESLA MODEL 3 STANDARD RANGE PLUS 50 4DR
 Model Year: 2021
 Commute: 80 KM
 Annual KM: 30,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,855 | New Brunswick | \$2,940 | Nova Scotia | \$2,285 |
| Alberta | \$4,082 | Manitoba | \$1,603 | Prince Edward Island | \$2,230 |
| Saskatchewan | \$1,375 | Ontario | \$3,577 | Newfoundland | \$2,994 |

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 11

Operator 1
 Gender: Male
 Age: 40
 Years Licensed: 24
 Occupation: Unemployed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

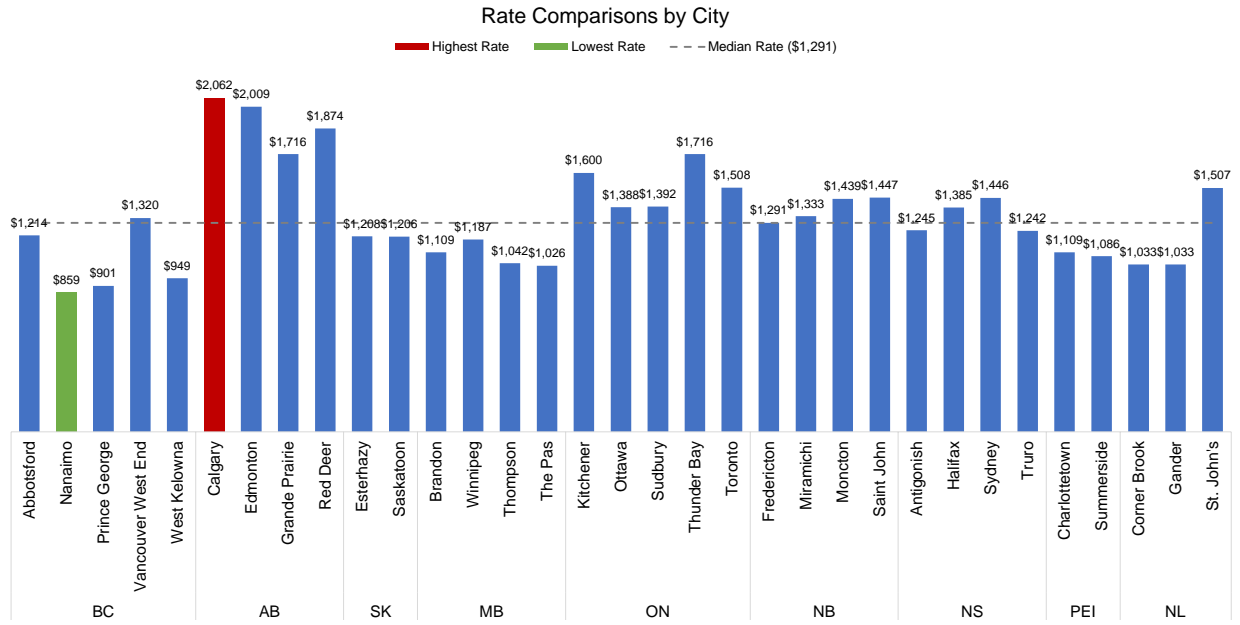
Vehicle 1
 Make and Model: FORD ESCAPE SE 4DR 4WD
 Model Year: 2017
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,049 | New Brunswick | \$1,378 | Nova Scotia | \$1,329 |
| Alberta | \$1,915 | Manitoba | \$1,091 | Prince Edward Island | \$1,097 |
| Saskatchewan | \$1,207 | Ontario | \$1,521 | Newfoundland | \$1,191 |

Additional Operator(s)

Additional Vehicle(s)



Profile Number 12

Operator 1
 Gender: Female
 Age: 40
 Years Licensed: 24
 Occupation: Unemployed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

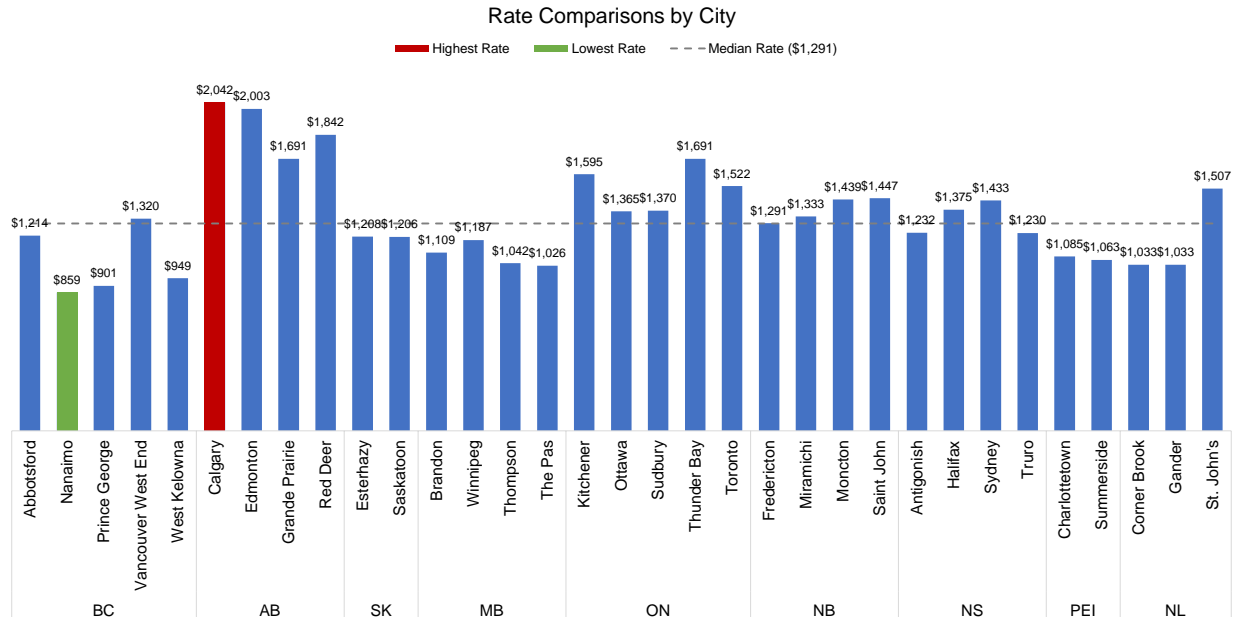
Vehicle 1
 Make and Model: FORD ESCAPE SE 4DR 4WD
 Model Year: 2017
 Commute: 0 KM
 Annual KM: 10,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,049 | New Brunswick | \$1,378 | Nova Scotia | \$1,318 |
| Alberta | \$1,895 | Manitoba | \$1,091 | Prince Edward Island | \$1,074 |
| Saskatchewan | \$1,207 | Ontario | \$1,509 | Newfoundland | \$1,191 |

Additional Operator(s)

Additional Vehicle(s)



Profile Number 13

Operator 1

Gender: Male
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

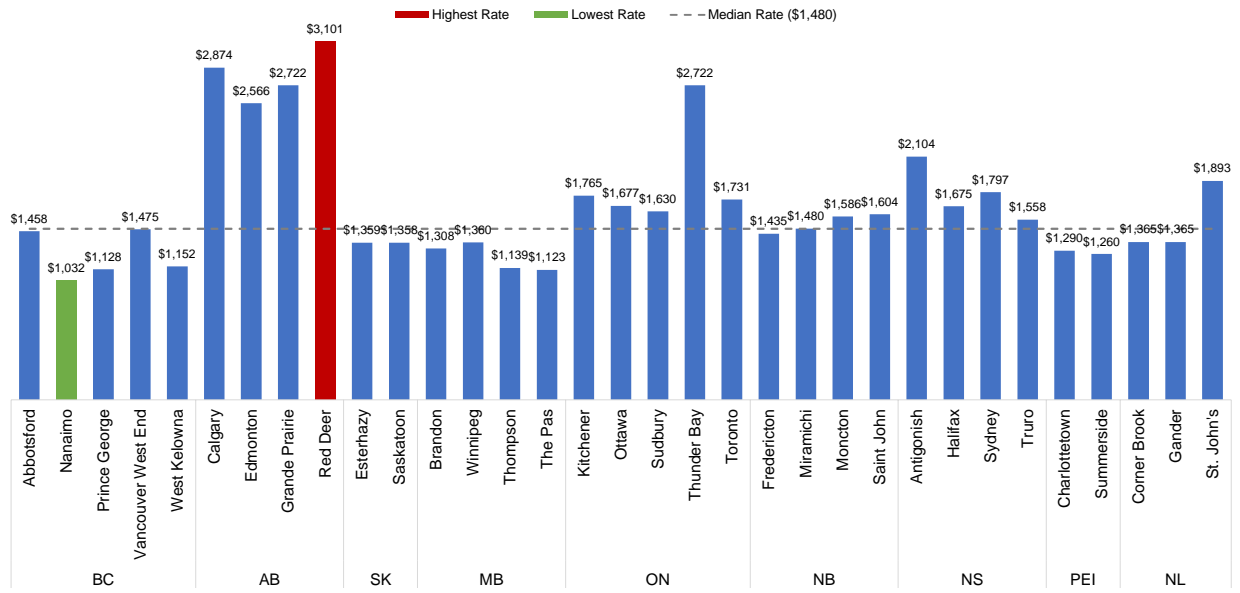
Vehicle 1

Make and Model: FORD F150 XLT SUPERCREW 4WD
 Model Year: 2018
 Commute: 100 KM
 Annual KM: 30,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,249 | New Brunswick | \$1,526 | Nova Scotia | \$1,783 |
| Alberta | \$2,815 | Manitoba | \$1,233 | Prince Edward Island | \$1,275 |
| Saskatchewan | \$1,359 | Ontario | \$1,905 | Newfoundland | \$1,541 |

Rate Comparisons by City



Profile Number 14

Operator 1

Gender: Female
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

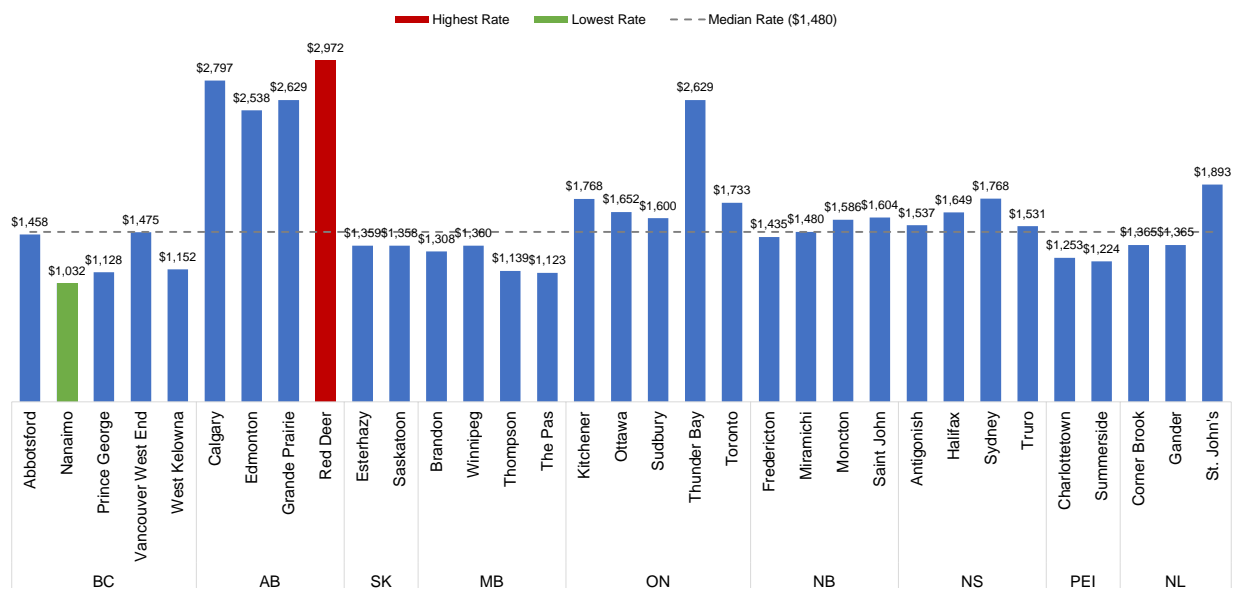
Vehicle 1

Make and Model: FORD F150 XLT SUPERCREW 4WD
 Model Year: 2018
 Commute: 100 KM
 Annual KM: 30,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,249 | New Brunswick | \$1,526 | Nova Scotia | \$1,621 |
| Alberta | \$2,734 | Manitoba | \$1,233 | Prince Edward Island | \$1,238 |
| Saskatchewan | \$1,359 | Ontario | \$1,876 | Newfoundland | \$1,541 |

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 15

Operator 1

Gender: Male
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: DODGE GRAND CARAVAN SE
 Model Year: 2010
 Commute: 10 KM
 Annual KM: 15,000 KM

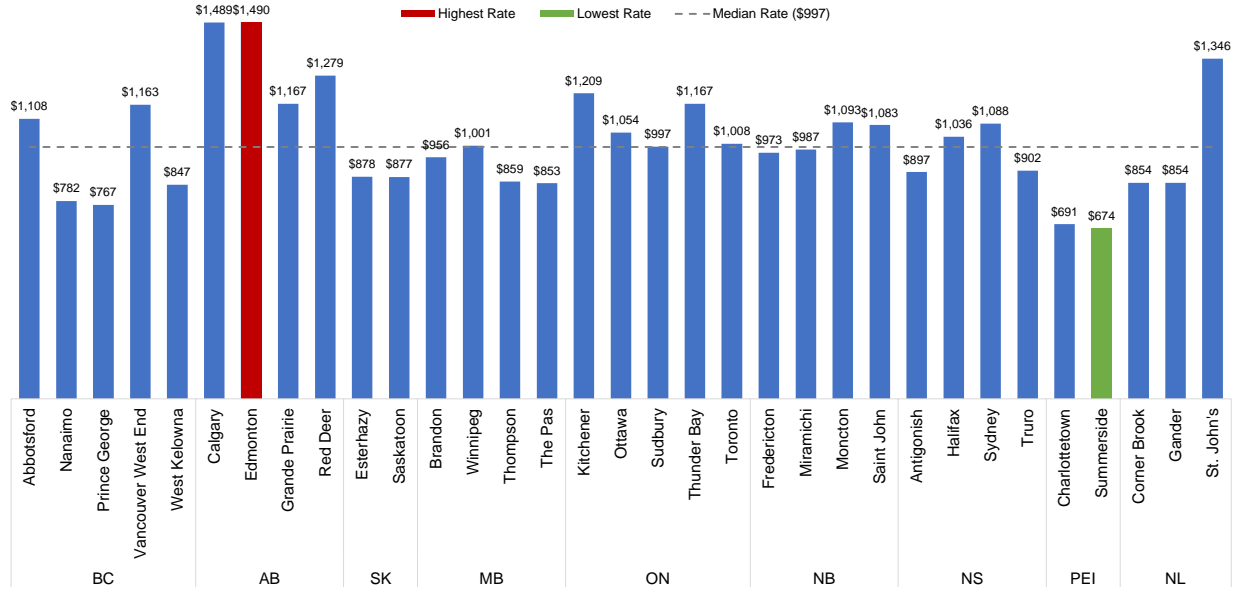
Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$933 | New Brunswick | \$1,034 | Nova Scotia | \$981 |
| Alberta | \$1,356 | Manitoba | \$917 | Prince Edward Island | \$682 |
| Saskatchewan | \$878 | Ontario | \$1,087 | Newfoundland | \$1,018 |

Additional Operator(s)

Additional Vehicle(s)

Rate Comparisons by City



Profile Number 16

Operator 1

Gender: Female
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: DODGE GRAND CARAVAN SE
 Model Year: 2010
 Commute: 10 KM
 Annual KM: 15,000 KM

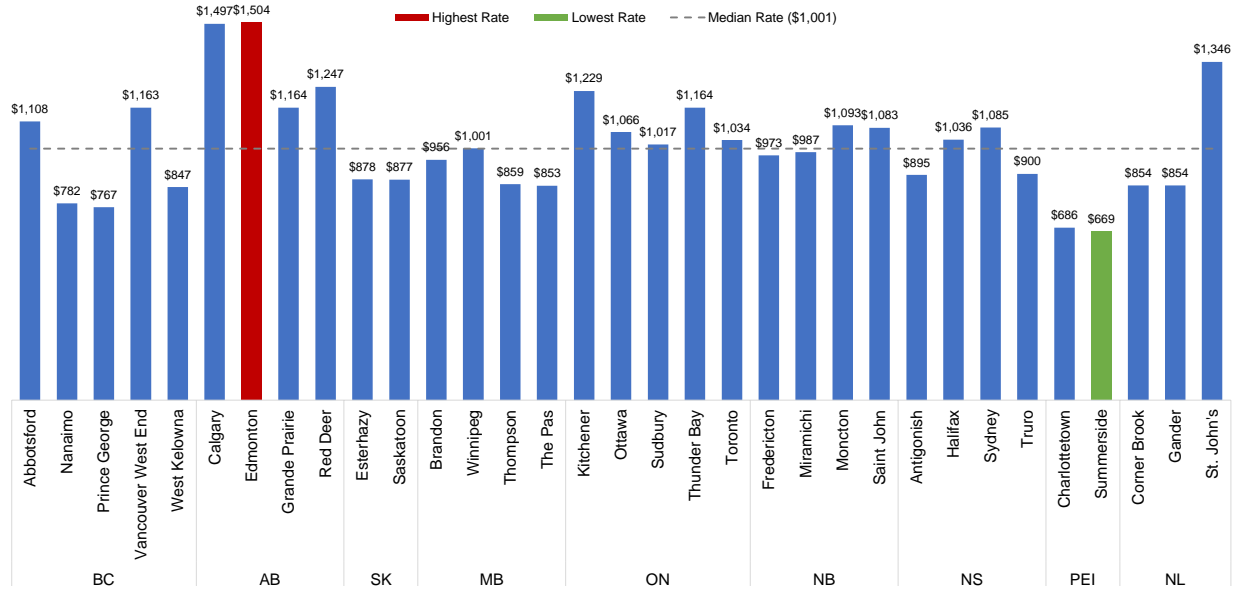
Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$933 | New Brunswick | \$1,034 | Nova Scotia | \$979 |
| Alberta | \$1,353 | Manitoba | \$917 | Prince Edward Island | \$677 |
| Saskatchewan | \$878 | Ontario | \$1,102 | Newfoundland | \$1,018 |

Additional Operator(s)

Additional Vehicle(s)

Rate Comparisons by City



Profile Number 17

Operator 1

Gender: Male
 Age: 51
 Years Licensed: 35
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

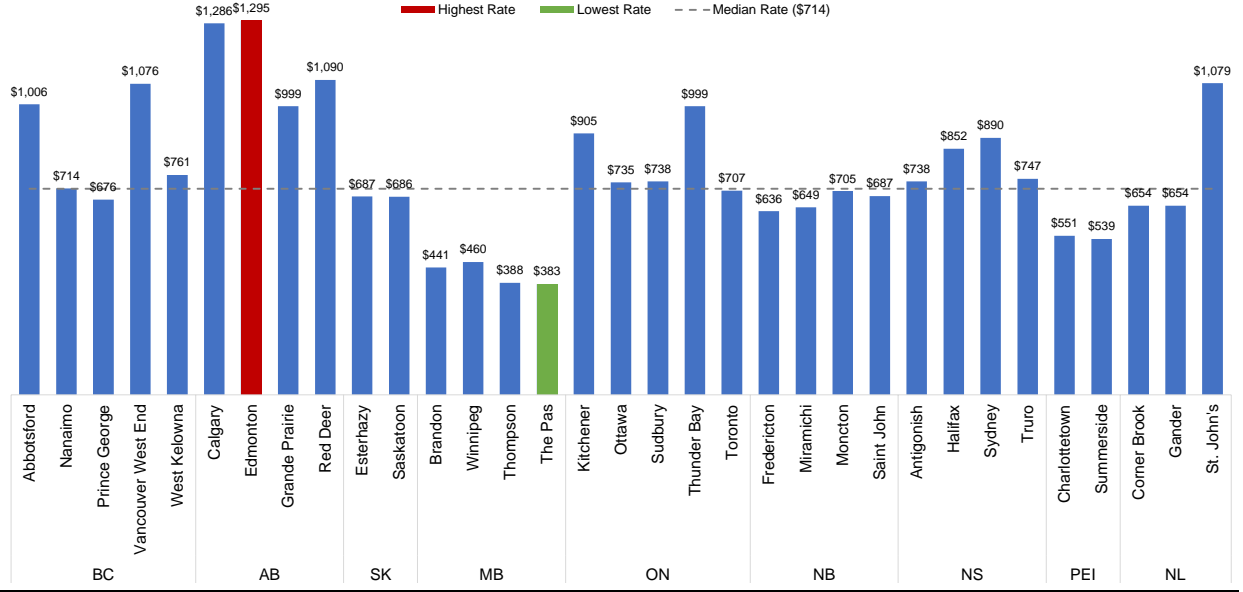
Vehicle 1

Make and Model: FORD F150 SUPERCAB 2WD
 Model Year: 1998
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|-------|----------------------|-------|
| British Columbia | \$847 | New Brunswick | \$669 | Nova Scotia | \$807 |
| Alberta | \$1,168 | Manitoba | \$418 | Prince Edward Island | \$545 |
| Saskatchewan | \$687 | Ontario | \$817 | Newfoundland | \$796 |

Rate Comparisons by City



Profile Number 18

Operator 1

Gender: Female
 Age: 51
 Years Licensed: 35
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

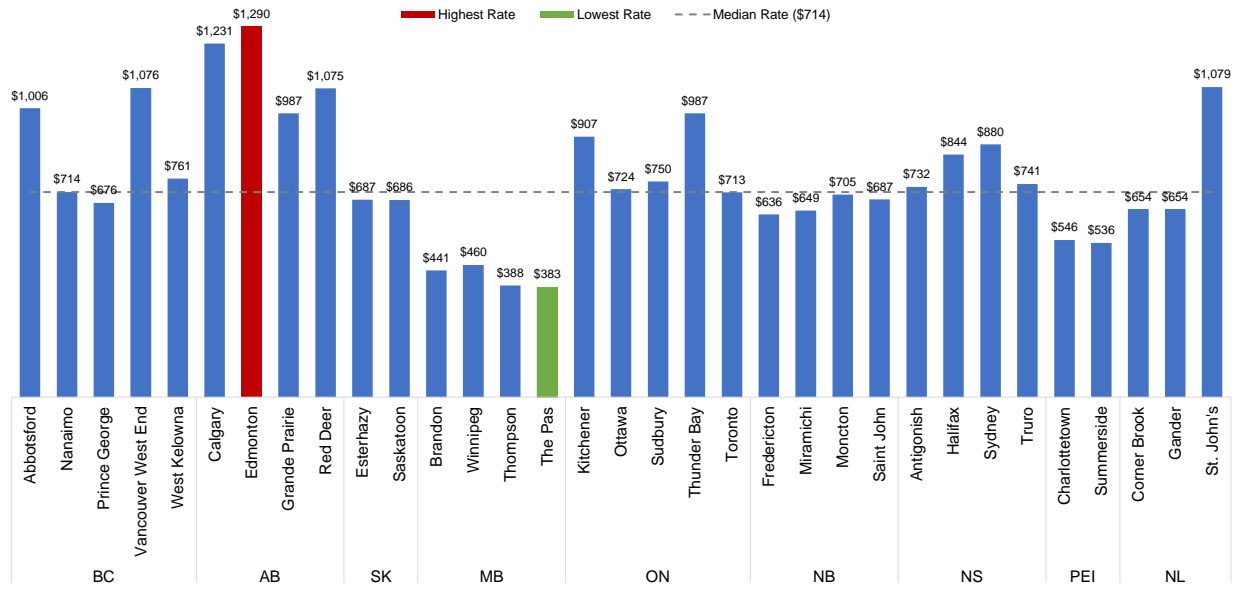
Vehicle 1

Make and Model: FORD F150 SUPERCAB 2WD
 Model Year: 1998
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|-------|----------------------|-------|
| British Columbia | \$847 | New Brunswick | \$669 | Nova Scotia | \$799 |
| Alberta | \$1,146 | Manitoba | \$418 | Prince Edward Island | \$541 |
| Saskatchewan | \$687 | Ontario | \$816 | Newfoundland | \$796 |

Rate Comparisons by City



Profile Number 19

Operator 1

Gender: Male
 Age: 58
 Years Licensed: 42
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

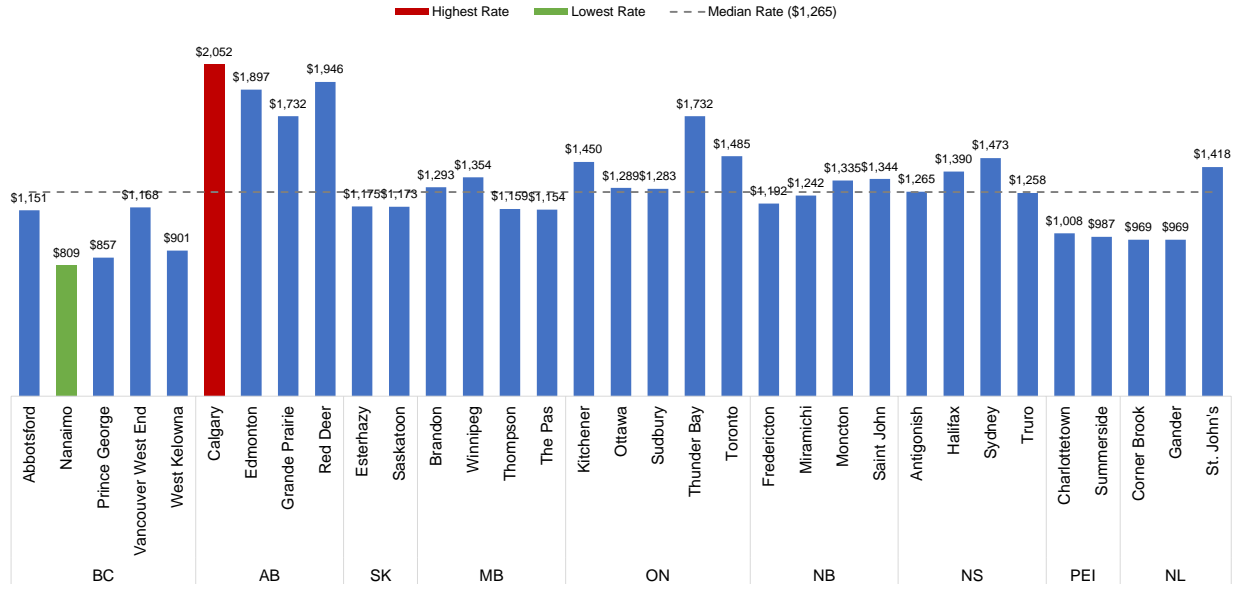
Vehicle 1

Make and Model: HONDA CR-V EX 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$977 | New Brunswick | \$1,278 | Nova Scotia | \$1,346 |
| Alberta | \$1,907 | Manitoba | \$1,240 | Prince Edward Island | \$997 |
| Saskatchewan | \$1,174 | Ontario | \$1,448 | Newfoundland | \$1,119 |

Rate Comparisons by City



Profile Number 20

Operator 1

Gender: Female
 Age: 58
 Years Licensed: 42
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

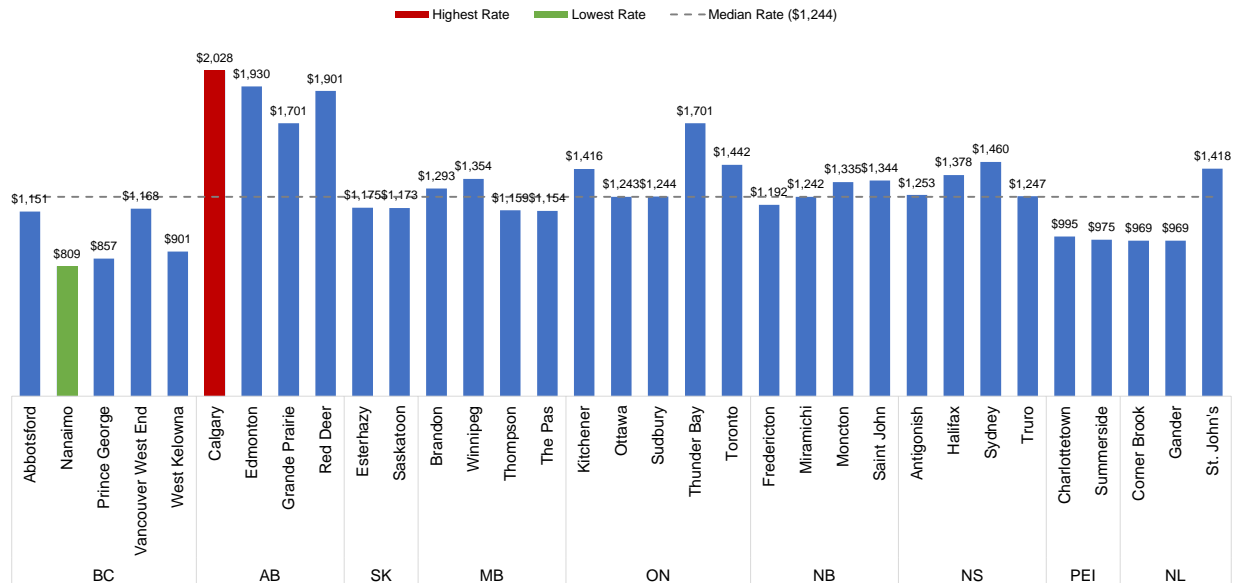
Vehicle 1

Make and Model: HONDA CR-V EX 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$977 | New Brunswick | \$1,278 | Nova Scotia | \$1,335 |
| Alberta | \$1,890 | Manitoba | \$1,240 | Prince Edward Island | \$985 |
| Saskatchewan | \$1,174 | Ontario | \$1,409 | Newfoundland | \$1,119 |

Rate Comparisons by City



Profile Number 21

Operator 1

Gender: Male
 Age: 60
 Years Licensed: 44
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

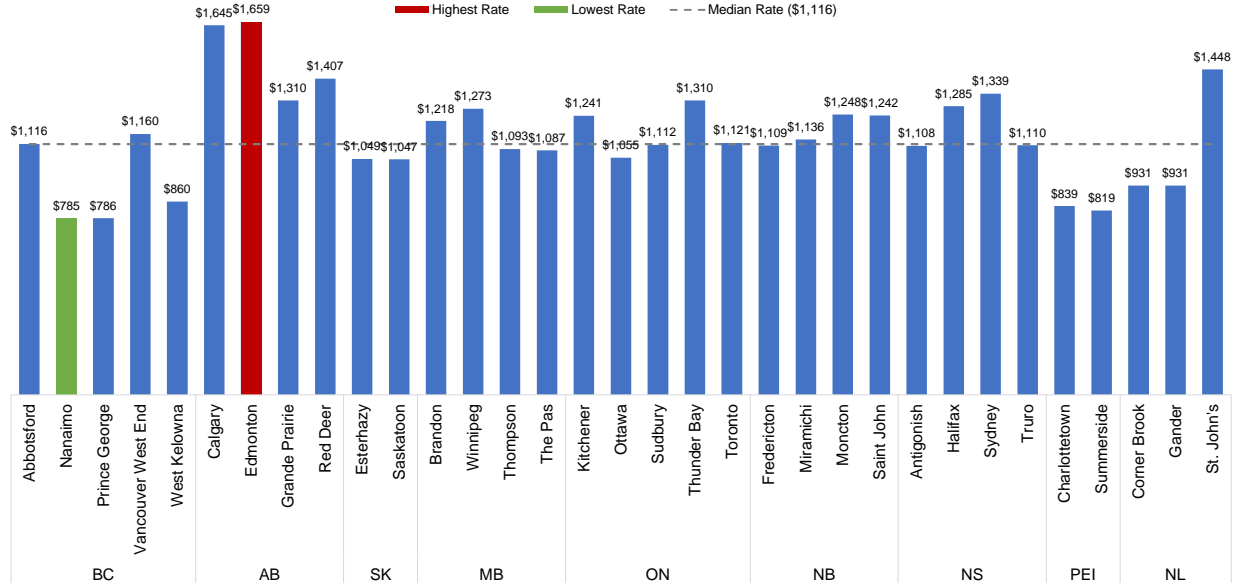
Vehicle 1

Make and Model: CHEVROLET CRUZE LT TURBO 4DR
 Model Year: 2014
 Commute: 20 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$941 | New Brunswick | \$1,184 | Nova Scotia | \$1,210 |
| Alberta | \$1,505 | Manitoba | \$1,168 | Prince Edward Island | \$829 |
| Saskatchewan | \$1,048 | Ontario | \$1,168 | Newfoundland | \$1,103 |

Rate Comparisons by City



Profile Number 22

Operator 1

Gender: Female
 Age: 60
 Years Licensed: 44
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

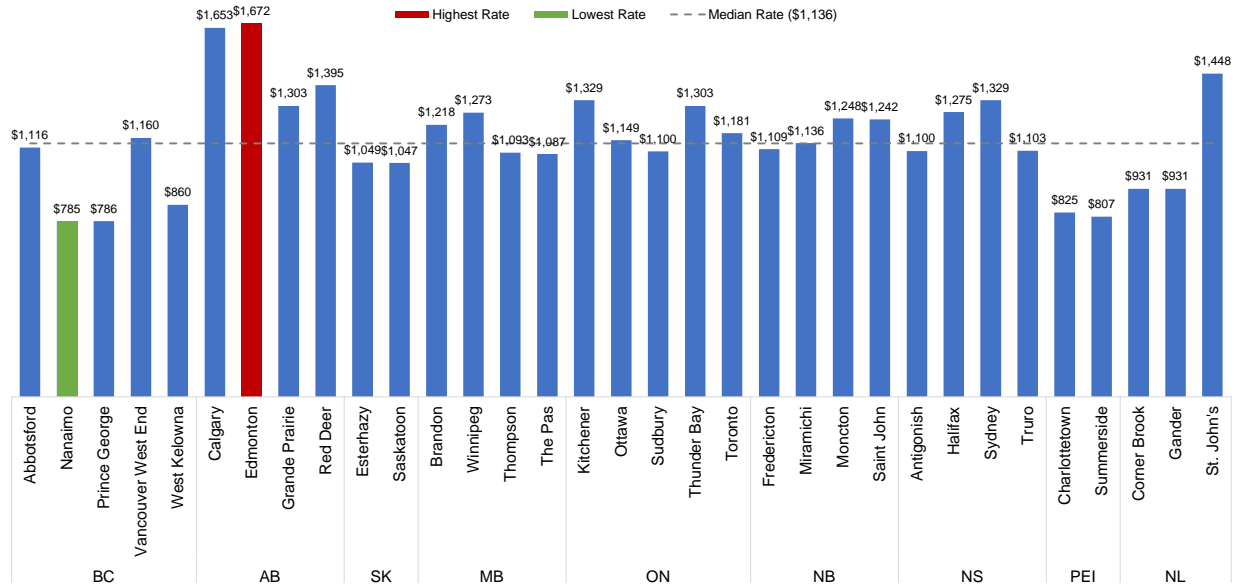
Vehicle 1

Make and Model: CHEVROLET CRUZE LT TURBO 4DR
 Model Year: 2014
 Commute: 20 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$941 | New Brunswick | \$1,184 | Nova Scotia | \$1,202 |
| Alberta | \$1,506 | Manitoba | \$1,168 | Prince Edward Island | \$816 |
| Saskatchewan | \$1,048 | Ontario | \$1,212 | Newfoundland | \$1,103 |

Rate Comparisons by City



Profile Number 23

Operator 1

Gender: Male
 Age: 57
 Years Licensed: 41
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Sep. 2020

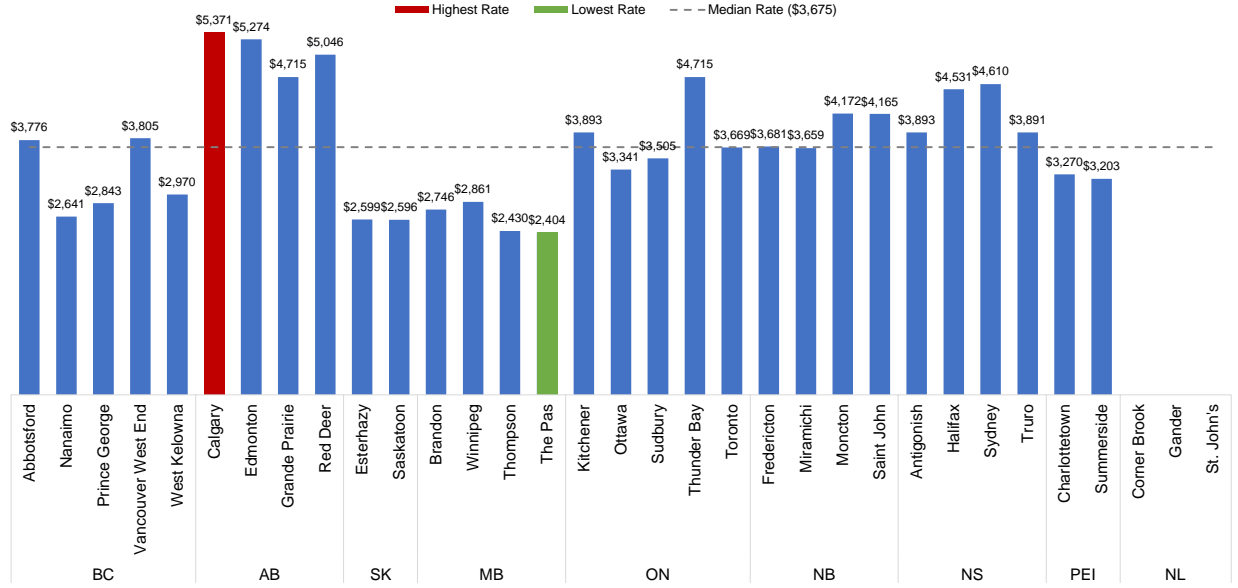
Vehicle 1

Make and Model: DODGE RAM 1500 ST QUAD CAB 4WD
 Model Year: 2018
 Commute: 10 KM
 Annual KM: 15,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$3,207 | New Brunswick | \$3,919 | Nova Scotia | \$4,231 |
| Alberta | \$5,102 | Manitoba | \$2,610 | Prince Edward Island | \$3,237 |
| Saskatchewan | \$2,598 | Ontario | \$3,825 | Newfoundland | N/A |

Rate Comparisons by City



Profile Number 24

Operator 1

Gender: Male
 Age: 65
 Years Licensed: 49
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

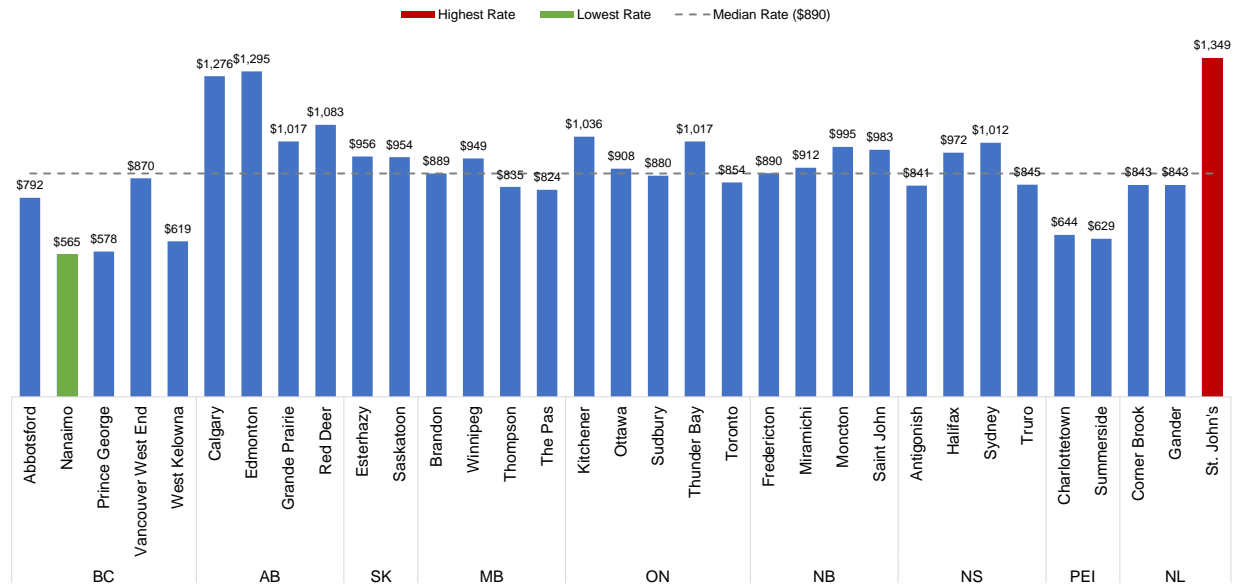
Vehicle 1

Make and Model: TOYOTA COROLLA CE 4DR
 Model Year: 2010
 Commute: 0 KM
 Annual KM: 5,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|-------|----------------------|---------|
| British Columbia | \$685 | New Brunswick | \$945 | Nova Scotia | \$917 |
| Alberta | \$1,168 | Manitoba | \$874 | Prince Edward Island | \$636 |
| Saskatchewan | \$955 | Ontario | \$939 | Newfoundland | \$1,012 |

Rate Comparisons by City



Additional Operator(s)

Gender: Female
 Age: 65
 Years Licensed: 49
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Additional Vehicle(s)

Make and Model: MAZDA CX-5 GT 4DR AWD
 Model Year: 2016
 Commute: 10 KM
 Annual KM: 20,000 KM

Profile Number 25

Operator 1

Gender: Female
 Age: 31
 Years Licensed: 15
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Mar. 2022

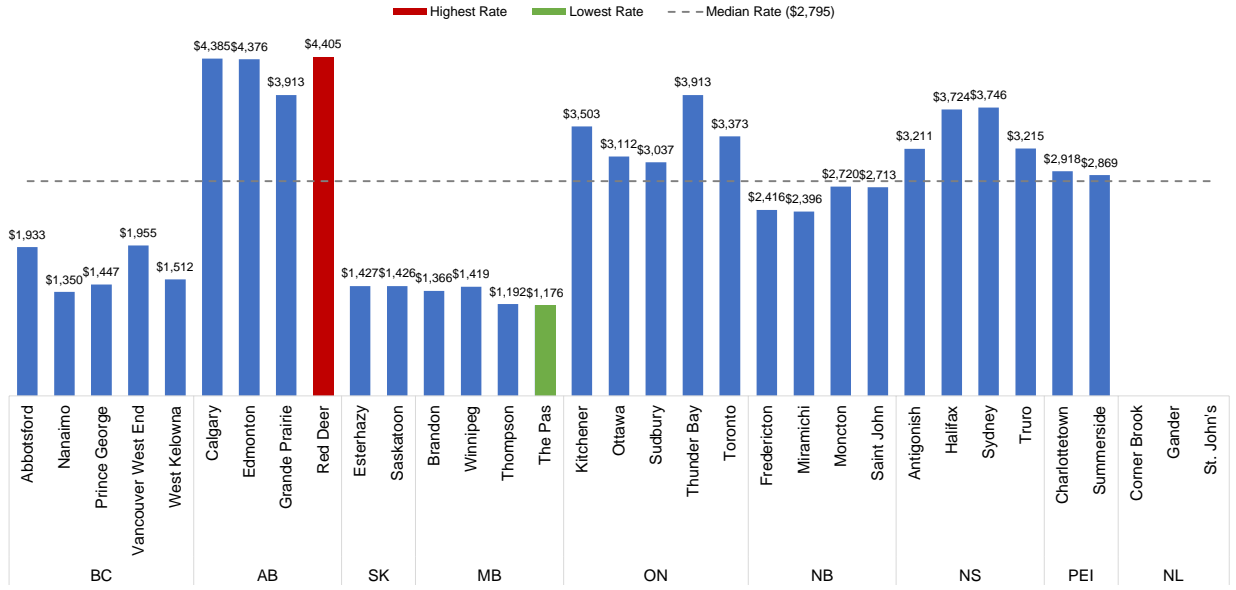
Vehicle 1

Make and Model: TOYOTA TACOMA V6 DOUBLE CAB 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,639 | New Brunswick | \$2,561 | Nova Scotia | \$3,474 |
| Alberta | \$4,270 | Manitoba | \$1,288 | Prince Edward Island | \$2,894 |
| Saskatchewan | \$1,427 | Ontario | \$3,388 | Newfoundland | N/A |

Rate Comparisons by City



Profile Number 26

Operator 1

Gender: Male
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

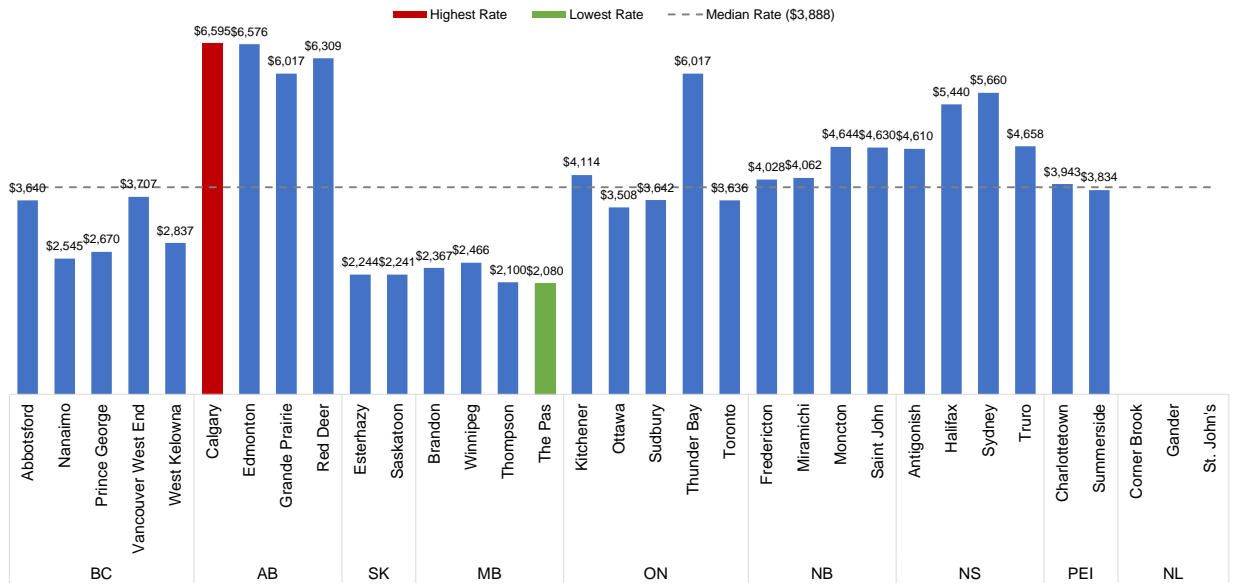
Vehicle 1

Make and Model: CHEVROLET SILVERADO 1500 WT CREW CA
 Model Year: 2019
 Commute: 20 KM
 Annual KM: 20,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$3,080 | New Brunswick | \$4,341 | Nova Scotia | \$5,092 |
| Alberta | \$6,374 | Manitoba | \$2,253 | Prince Edward Island | \$3,888 |
| Saskatchewan | \$2,243 | Ontario | \$4,183 | Newfoundland | N/A |

Rate Comparisons by City



Additional Operator(s)

Gender: Female
 Age: 51
 Years Licensed: 35
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Additional Vehicle(s)

Make and Model: TOYOTA MATRIX WAGON
 Model Year: 2010
 Commute: 20 KM
 Annual KM: 30,000 KM

Operator 2

Gender: Male
 Age: 21
 Years Licensed: 5
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Accident, Sep. 2021

Operator 3

Gender: Female
 Age: 18
 Years Licensed: 2
 Occupation: Student
 Relationship: Single
 License: Stage 2 Learners
 Claims/Convictions: Claim and conviction free

Profile Number 27

Operator 1

Gender: Male
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Mar. 2022

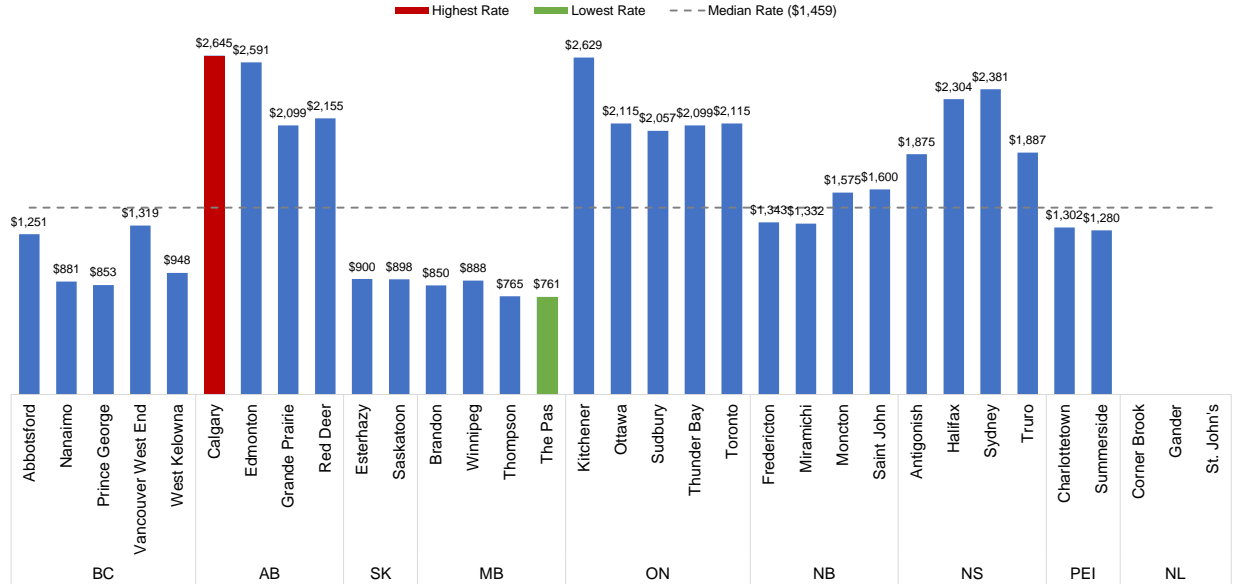
Vehicle 1

Make and Model: HONDA ODYSSEY EX
 Model Year: 2007
 Commute: 7 KM
 Annual KM: 15,000 KM

Provincial Averages

| | | | | | |
|------------------|---------|---------------|---------|----------------------|---------|
| British Columbia | \$1,050 | New Brunswick | \$1,463 | Nova Scotia | \$2,112 |
| Alberta | \$2,372 | Manitoba | \$816 | Prince Edward Island | \$1,291 |
| Saskatchewan | \$899 | Ontario | \$2,203 | Newfoundland | N/A |

Rate Comparisons by City



Profile Number 28

Operator 1

Gender: Male
 Age: 53
 Years Licensed: 37
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

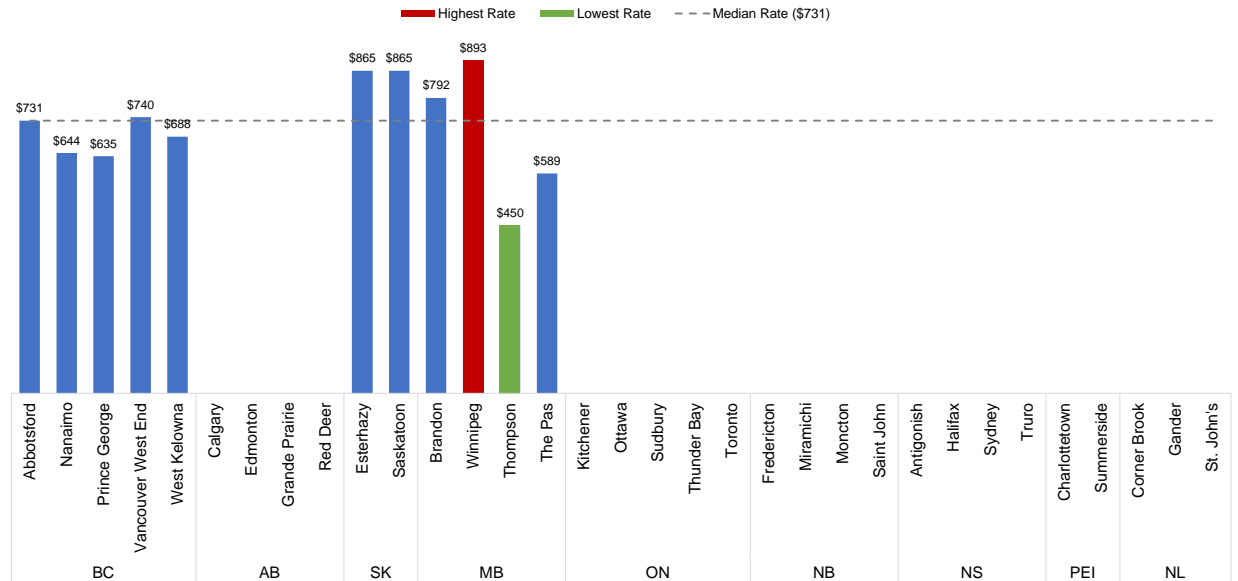
Vehicle 1

Make and Model: YAMAHA V-STAR 1100 CLASSIC (1001+ c.c engine, \$4001 - \$8000 declared value)
 Model Year: 2003
 Commute: N/A
 Annual KM: N/A

Provincial Averages

| | | | | | |
|------------------|-------|---------------|-------|----------------------|-----|
| British Columbia | \$688 | New Brunswick | N/A | Nova Scotia | N/A |
| Alberta | N/A | Manitoba | \$681 | Prince Edward Island | N/A |
| Saskatchewan | \$865 | Ontario | N/A | Newfoundland | N/A |

Rate Comparisons by City



Additional Operator(s)

Additional Vehicle(s)

Profile Number 29

Operator 1

Gender: Female
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: HONDA NPS50 (0 - 500 c.c engine, \$2001 - \$4000 declared value)
 Model Year: 2020
 Commute: N/A
 Annual KM: N/A

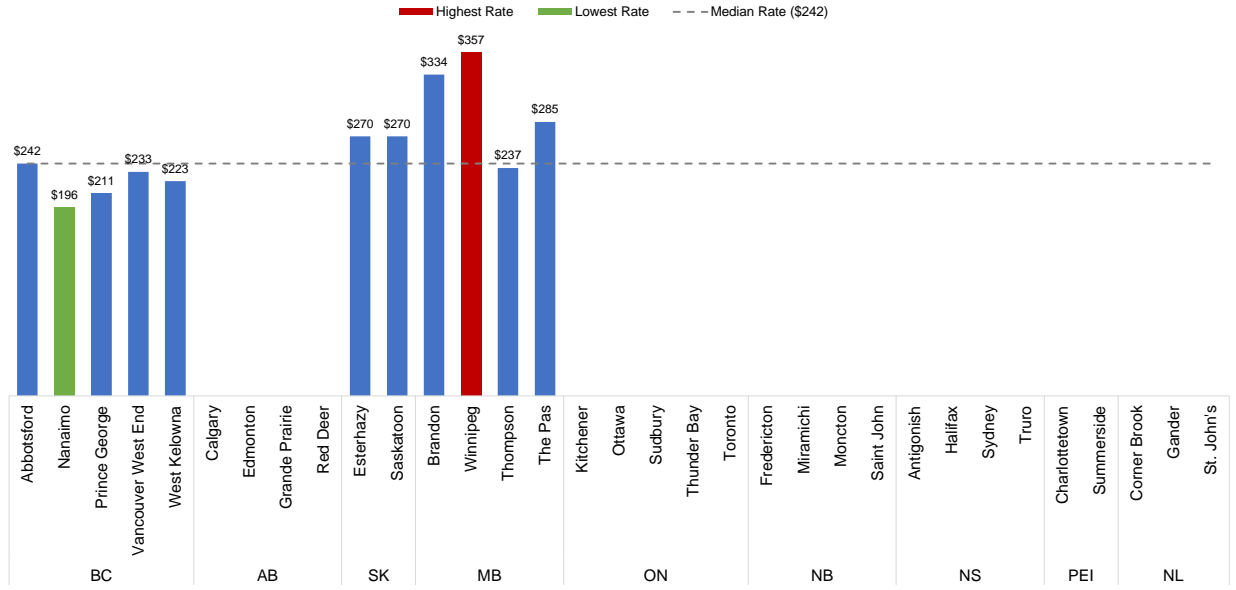
Provincial Averages

| | | | | | |
|------------------|-------|---------------|-------|----------------------|-----|
| British Columbia | \$221 | New Brunswick | N/A | Nova Scotia | N/A |
| Alberta | N/A | Manitoba | \$303 | Prince Edward Island | N/A |
| Saskatchewan | \$270 | Ontario | N/A | Newfoundland | N/A |

Additional Operator(s)

Additional Vehicle(s)

Rate Comparisons by City



Profile Number 30

Operator 1

Gender: Male
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: Suzuki DL650A V-STROM (501 - 1000 c.c engine, \$4001 - \$8000 declared value)
 Model Year: 2011
 Commute: N/A
 Annual KM: N/A

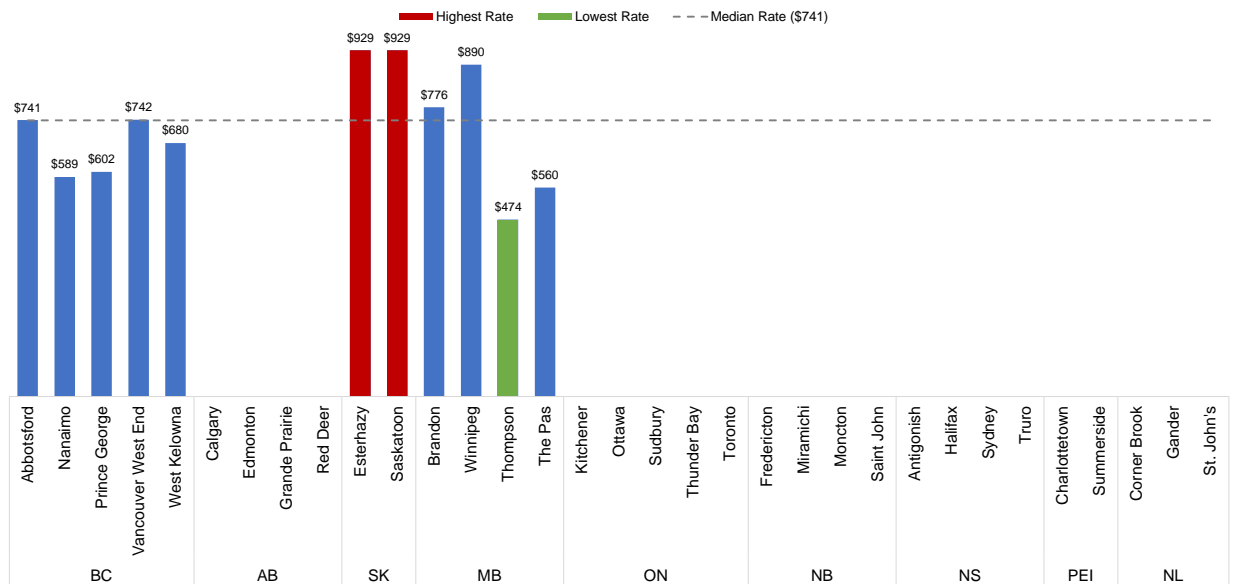
Provincial Averages

| | | | | | |
|------------------|-------|---------------|-------|----------------------|-----|
| British Columbia | \$671 | New Brunswick | N/A | Nova Scotia | N/A |
| Alberta | N/A | Manitoba | \$675 | Prince Edward Island | N/A |
| Saskatchewan | \$929 | Ontario | N/A | Newfoundland | N/A |

Additional Operator(s)

Additional Vehicle(s)

Rate Comparisons by City



Profile Number 1

| | | | |
|---------------------|---------------------------|------------------|--------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Male | Make and Model: | HONDA CIVIC LX 4DR |
| Age: | 18 | Model Year: | 2012 |
| Years Licensed: | 2 | Commute: | 7 KM |
| Occupation: | Student | Annual KM: | 15,000 KM |
| Relationship: | Single | | |
| License: | Stage 2 Learners | | |
| Claims/Convictions: | Claim and conviction free | | |

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,994 | | | | | |
| | Nanaimo | \$2,067 | | | | | |
| | Prince George | \$2,139 | | | | | |
| | Vancouver West End | \$3,044 | | | | | |
| | West Kelowna | \$2,311 | | | | | |
| Alberta | Calgary | \$6,140 | \$4,591 | \$4,882 | \$5,290 | \$6,548 | \$9,387 |
| | Edmonton | \$6,471 | \$4,404 | \$5,471 | \$6,131 | \$7,131 | \$9,218 |
| | Grande Prairie | \$5,576 | \$3,513 | \$3,895 | \$4,518 | \$6,198 | \$9,754 |
| | Red Deer | \$5,557 | \$3,739 | \$4,190 | \$4,693 | \$6,059 | \$9,102 |
| Saskatchewan | Saskatoon | \$1,128 | | | | | |
| | Esterhazy | \$1,130 | | | | | |
| Manitoba | Winnipeg | \$1,540 | | | | | |
| | Brandon | \$1,472 | | | | | |
| | Thompson | \$1,323 | | | | | |
| | The Pas | \$1,317 | | | | | |
| Ontario | Kitchener | \$5,774 | \$4,452 | \$5,253 | \$5,508 | \$6,561 | \$8,023 |
| | Ottawa | \$4,482 | \$3,841 | \$4,065 | \$4,236 | \$5,146 | \$6,135 |
| | Sudbury | \$4,869 | \$3,657 | \$4,566 | \$4,752 | \$5,290 | \$6,899 |
| | Thunder Bay | \$5,576 | \$3,513 | \$3,895 | \$4,518 | \$6,198 | \$9,754 |
| New Brunswick | Toronto | \$5,294 | \$3,646 | \$4,932 | \$5,100 | \$5,850 | \$6,626 |
| | Fredericton | \$4,050 | \$3,097 | | | | \$5,004 |
| | Miramichi | \$4,145 | \$3,136 | | | | \$5,153 |
| | Moncton | \$4,509 | \$3,631 | | | | \$5,387 |
| | Saint John | \$4,483 | \$3,653 | | | | \$5,312 |
| Nova Scotia | Antigonish | \$4,284 | \$3,227 | \$3,686 | \$4,326 | \$4,924 | \$5,259 |
| | Halifax | \$5,315 | \$4,431 | \$4,935 | \$5,374 | \$5,754 | \$6,080 |
| | Sydney | \$5,517 | \$4,161 | \$4,486 | \$5,569 | \$6,600 | \$6,769 |
| Prince Edward Island | Truro | \$4,328 | \$3,225 | \$3,686 | \$4,326 | \$4,968 | \$5,437 |
| | Charlottetown | \$3,023 | \$2,839 | | | | \$3,207 |
| Newfoundland | Summerside | \$2,953 | \$2,699 | | | | \$3,207 |
| | Comer Brook | \$4,115 | | | | | |
| | Gander | \$4,115 | | | | | |
| | St. John's | \$6,828 | | | | | |

Profile Number 2

| | | | |
|---------------------|---------------------------|------------------|--------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Female | Make and Model: | HONDA CIVIC LX 4DR |
| Age: | 18 | Model Year: | 2012 |
| Years Licensed: | 2 | Commute: | 7 KM |
| Occupation: | Student | Annual KM: | 15,000 KM |
| Relationship: | Single | | |
| License: | Stage 2 Learners | | |
| Claims/Convictions: | Claim and conviction free | | |

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,994 | | | | | |
| | Nanaimo | \$2,067 | | | | | |
| | Prince George | \$2,139 | | | | | |
| | Vancouver West End | \$3,044 | | | | | |
| | West Kelowna | \$2,311 | | | | | |
| Alberta | Calgary | \$4,928 | \$4,290 | \$4,508 | \$4,634 | \$5,055 | \$6,155 |
| | Edmonton | \$5,169 | \$3,940 | \$4,623 | \$5,366 | \$5,912 | \$6,006 |
| | Grande Prairie | \$4,111 | \$3,239 | \$3,307 | \$3,981 | \$4,784 | \$5,241 |
| | Red Deer | \$4,183 | \$3,469 | \$3,541 | \$4,100 | \$4,743 | \$5,063 |
| Saskatchewan | Saskatoon | \$1,128 | | | | | |
| | Esterhazy | \$1,130 | | | | | |
| Manitoba | Winnipeg | \$1,540 | | | | | |
| | Brandon | \$1,472 | | | | | |
| | Thompson | \$1,323 | | | | | |
| | The Pas | \$1,317 | | | | | |
| Ontario | Kitchener | \$4,596 | \$4,304 | \$4,439 | \$4,538 | \$4,812 | \$4,860 |
| | Ottawa | \$3,659 | \$3,444 | \$3,546 | \$3,698 | \$3,732 | \$3,744 |
| | Sudbury | \$3,944 | \$3,468 | \$3,846 | \$3,929 | \$4,056 | \$4,294 |
| | Thunder Bay | \$4,111 | \$3,239 | \$3,307 | \$3,981 | \$4,784 | \$5,241 |
| New Brunswick | Toronto | \$3,997 | \$3,469 | \$3,834 | \$4,005 | \$4,153 | \$4,344 |
| | Fredericton | \$4,050 | \$3,097 | | | | \$5,004 |
| | Miramichi | \$4,145 | \$3,136 | | | | \$5,153 |
| | Moncton | \$4,509 | \$3,631 | | | | \$5,387 |
| | Saint John | \$4,483 | \$3,653 | | | | \$5,312 |
| Nova Scotia | Antigonish | \$3,544 | \$2,516 | \$2,713 | \$3,270 | \$4,101 | \$5,118 |
| | Halifax | \$4,452 | \$3,415 | \$3,747 | \$4,447 | \$5,153 | \$5,499 |
| | Sydney | \$4,578 | \$3,504 | \$3,979 | \$4,217 | \$4,816 | \$6,374 |
| Prince Edward Island | Truro | \$3,588 | \$2,513 | \$2,712 | \$3,270 | \$4,146 | \$5,297 |
| | Charlottetown | \$2,782 | \$2,318 | | | | \$3,246 |
| Newfoundland | Summerside | \$2,205 | | | | | |
| | Comer Brook | \$4,115 | | | | | |
| | Gander | \$4,115 | | | | | |
| | St. John's | \$6,828 | | | | | |

Profile Number 3

Operator 1

Gender: Male
 Age: 22
 Years Licensed: 6
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Accident, Sep. 2019

Vehicle 1

Make and Model: HONDA CIVIC EX-L 2DR COUPE
 Model Year: 2008
 Commute: 10 KM
 Annual KM: 15,000 KM

Additional Operator(s)

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,586 | | | | | |
| | Nanaimo | \$1,796 | | | | | |
| | Prince George | \$1,790 | | | | | |
| | Vancouver West End | \$2,680 | | | | | |
| | West Kelowna | \$1,971 | | | | | |
| Alberta | Calgary | \$4,207 | \$3,303 | \$3,425 | \$3,740 | \$4,522 | \$6,044 |
| | Edmonton | \$4,376 | \$3,293 | \$3,942 | \$4,172 | \$4,606 | \$5,868 |
| | Grande Prairie | \$3,730 | \$2,589 | \$2,853 | \$3,111 | \$3,989 | \$6,109 |
| | Red Deer | \$3,786 | \$2,784 | \$3,132 | \$3,309 | \$3,962 | \$5,742 |
| Saskatchewan | Saskatoon | \$1,470 | | | | | |
| | Esterhazy | \$1,472 | | | | | |
| Manitoba | Winnipeg | \$1,492 | | | | | |
| | Brandon | \$1,427 | | | | | |
| | Thompson | \$1,283 | | | | | |
| | The Pas | \$1,277 | | | | | |
| Ontario | Kitchener | \$3,468 | \$3,136 | \$3,235 | \$3,478 | \$3,690 | \$3,792 |
| | Ottawa | \$2,811 | \$2,547 | \$2,610 | \$2,882 | \$2,940 | \$3,195 |
| | Sudbury | \$2,899 | \$2,414 | \$2,631 | \$2,888 | \$3,179 | \$3,252 |
| | Thunder Bay | \$3,730 | \$2,589 | \$2,853 | \$3,111 | \$3,989 | \$6,109 |
| | Toronto | \$3,232 | \$2,399 | \$2,909 | \$3,358 | \$3,430 | \$3,463 |
| New Brunswick | Fredericton | \$3,212 | \$2,548 | | | | \$3,875 |
| | Miramichi | \$3,275 | \$2,567 | | | | \$3,982 |
| | Moncton | \$3,551 | \$2,968 | | | | \$4,134 |
| | Saint John | \$3,509 | \$2,987 | | | | \$4,030 |
| Nova Scotia | Antigonish | \$3,118 | \$2,099 | \$2,454 | \$3,185 | \$3,849 | \$4,005 |
| | Halifax | \$3,707 | \$2,758 | \$3,303 | \$3,876 | \$4,279 | \$4,316 |
| | Sydney | \$3,922 | \$2,311 | \$3,256 | \$4,199 | \$4,866 | \$4,980 |
| | Truro | \$3,153 | \$2,099 | \$2,451 | \$3,183 | \$3,885 | \$4,147 |
| Prince Edward Island | Charlottetown | \$2,003 | \$1,854 | | | | \$2,152 |
| | Summerside | \$1,950 | \$1,854 | | | | \$2,046 |
| Newfoundland | Comer Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 4

Operator 1

Gender: Female
 Age: 22
 Years Licensed: 6
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Accident, Sep. 2019

Vehicle 1

Make and Model: HONDA CIVIC EX-L 2DR COUPE
 Model Year: 2008
 Commute: 10 KM
 Annual KM: 15,000 KM

Additional Operator(s)

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,586 | | | | | |
| | Nanaimo | \$1,796 | | | | | |
| | Prince George | \$1,790 | | | | | |
| | Vancouver West End | \$2,680 | | | | | |
| | West Kelowna | \$1,971 | | | | | |
| Alberta | Calgary | \$3,663 | \$3,128 | \$3,233 | \$3,386 | \$3,816 | \$4,751 |
| | Edmonton | \$3,827 | \$3,119 | \$3,494 | \$3,795 | \$4,128 | \$4,596 |
| | Grande Prairie | \$3,039 | \$2,447 | \$2,515 | \$2,827 | \$3,351 | \$4,056 |
| | Red Deer | \$3,112 | \$2,638 | \$2,685 | \$2,942 | \$3,369 | \$3,926 |
| Saskatchewan | Saskatoon | \$1,470 | | | | | |
| | Esterhazy | \$1,472 | | | | | |
| Manitoba | Winnipeg | \$1,492 | | | | | |
| | Brandon | \$1,427 | | | | | |
| | Thompson | \$1,283 | | | | | |
| | The Pas | \$1,277 | | | | | |
| Ontario | Kitchener | \$3,252 | \$3,074 | \$3,164 | \$3,245 | \$3,348 | \$3,504 |
| | Ottawa | \$2,670 | \$2,395 | \$2,619 | \$2,691 | \$2,700 | \$2,846 |
| | Sudbury | \$2,620 | \$2,450 | \$2,498 | \$2,605 | \$2,758 | \$2,827 |
| | Thunder Bay | \$3,039 | \$2,447 | \$2,515 | \$2,827 | \$3,351 | \$4,056 |
| | Toronto | \$2,755 | \$2,444 | \$2,604 | \$2,730 | \$2,931 | \$3,044 |
| New Brunswick | Fredericton | \$3,212 | \$2,548 | | | | \$3,875 |
| | Miramichi | \$3,275 | \$2,567 | | | | \$3,982 |
| | Moncton | \$3,551 | \$2,968 | | | | \$4,134 |
| | Saint John | \$3,509 | \$2,987 | | | | \$4,030 |
| Nova Scotia | Antigonish | \$2,682 | \$2,142 | \$2,183 | \$2,284 | \$2,784 | \$4,018 |
| | Halifax | \$3,335 | \$2,839 | \$2,938 | \$3,107 | \$3,505 | \$4,288 |
| | Sydney | \$3,508 | \$2,386 | \$2,864 | \$3,330 | \$3,973 | \$4,985 |
| | Truro | \$2,716 | \$2,142 | \$2,180 | \$2,283 | \$2,818 | \$4,157 |
| Prince Edward Island | Charlottetown | \$1,868 | \$1,856 | | | | \$1,880 |
| | Summerside | \$1,823 | \$1,766 | | | | \$1,880 |
| Newfoundland | Comer Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 5

Operator 1

Gender: Male
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Mar. 2021

Vehicle 1

Make and Model: FORD F350 SD XLT CREW CAB 4WD DIESEL
 Model Year: 2019
 Commute: 10 KM
 Annual KM: 20,000 KM

Additional Operator(s)

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,413 | | | | | |
| | Nanaimo | \$1,689 | | | | | |
| | Prince George | \$1,911 | | | | | |
| | Vancouver West End | \$2,385 | | | | | |
| | West Kelowna | \$1,928 | | | | | |
| Alberta | Calgary | \$5,042 | \$4,326 | | | | \$5,758 |
| | Edmonton | \$4,480 | \$3,927 | | \$4,094 | | \$5,420 |
| | Grande Prairie | \$4,701 | \$3,980 | | | | \$5,422 |
| | Red Deer | \$4,939 | \$4,786 | | | | \$5,092 |
| Saskatchewan | Saskatoon | \$1,416 | | | | | |
| | Esterhazy | \$1,417 | | | | | |
| Manitoba | Winnipeg | \$1,581 | | | | | |
| | Brandon | \$1,521 | | | | | |
| | Thompson | \$1,328 | | | | | |
| | The Pas | \$1,308 | | | | | |
| Ontario | Kitchener | \$3,423 | \$2,688 | \$3,009 | \$3,491 | \$3,769 | \$3,952 |
| | Ottawa | \$3,103 | \$2,352 | \$2,672 | \$3,310 | \$3,328 | \$3,458 |
| | Sudbury | \$3,256 | \$2,448 | \$2,765 | \$3,333 | \$3,671 | \$3,712 |
| | Thunder Bay | \$4,701 | \$3,980 | | | | \$5,422 |
| | Toronto | \$3,356 | \$2,784 | \$3,185 | \$3,260 | \$3,622 | \$3,767 |
| New Brunswick | Fredericton | \$2,505 | | | | | |
| | Miramichi | \$2,473 | | | | | |
| | Moncton | \$2,785 | | | | | |
| | Saint John | \$2,769 | | | | | |
| Nova Scotia | Antigonish | \$3,493 | \$2,655 | | \$3,695 | | \$4,130 |
| | Halifax | \$3,944 | \$3,207 | | \$3,752 | | \$4,873 |
| | Sydney | \$4,014 | \$3,274 | | \$4,267 | | \$4,501 |
| | Truro | \$3,488 | \$2,653 | | \$3,681 | | \$4,130 |
| Prince Edward Island | Charlottetown | \$3,125 | \$2,446 | | | | \$3,805 |
| | Summerside | \$3,066 | \$2,327 | | | | \$3,805 |
| Newfoundland | Comer Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 6

Operator 1

Gender: Female
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Mar. 2021

Vehicle 1

Make and Model: FORD F350 SD XLT CREW CAB 4WD DIESEL
 Model Year: 2019
 Commute: 10 KM
 Annual KM: 20,000 KM

Additional Operator(s)

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,413 | | | | | |
| | Nanaimo | \$1,689 | | | | | |
| | Prince George | \$1,911 | | | | | |
| | Vancouver West End | \$2,385 | | | | | |
| | West Kelowna | \$1,928 | | | | | |
| Alberta | Calgary | \$5,042 | \$4,326 | | | | \$5,758 |
| | Edmonton | \$4,674 | \$3,927 | | | | \$5,420 |
| | Grande Prairie | \$4,701 | \$3,980 | | | | \$5,422 |
| | Red Deer | \$4,939 | \$4,786 | | | | \$5,092 |
| Saskatchewan | Saskatoon | \$1,416 | | | | | |
| | Esterhazy | \$1,417 | | | | | |
| Manitoba | Winnipeg | \$1,581 | | | | | |
| | Brandon | \$1,521 | | | | | |
| | Thompson | \$1,328 | | | | | |
| | The Pas | \$1,308 | | | | | |
| Ontario | Kitchener | \$3,360 | \$2,568 | \$2,858 | \$3,534 | \$3,687 | \$3,834 |
| | Ottawa | \$3,029 | \$2,232 | \$2,532 | \$3,228 | \$3,328 | \$3,476 |
| | Sudbury | \$3,117 | \$2,316 | \$2,613 | \$3,249 | \$3,488 | \$3,671 |
| | Thunder Bay | \$4,701 | \$3,980 | | | | \$5,422 |
| | Toronto | \$3,299 | \$2,628 | \$3,003 | \$3,271 | \$3,622 | \$3,661 |
| New Brunswick | Fredericton | \$2,505 | | | | | |
| | Miramichi | \$2,473 | | | | | |
| | Moncton | \$2,785 | | | | | |
| | Saint John | \$2,769 | | | | | |
| Nova Scotia | Antigonish | \$3,419 | \$2,488 | | \$3,689 | | \$4,081 |
| | Halifax | \$3,863 | \$3,004 | | \$3,765 | | \$4,821 |
| | Sydney | \$3,931 | \$3,063 | | \$4,270 | | \$4,459 |
| | Truro | \$3,415 | \$2,486 | | \$3,679 | | \$4,081 |
| Prince Edward Island | Charlottetown | \$3,054 | \$2,297 | | | | \$3,811 |
| | Summerside | \$2,999 | \$2,186 | | | | \$3,811 |
| Newfoundland | Comer Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 7

Operator 1
 Gender: Male
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major conviction, Sep. 2021

Vehicle 1
 Make and Model: VOLKSWAGEN TIGUAN 2.0 TSI 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,492 | | | | | |
| | Nanaimo | \$1,043 | | | | | |
| | Prince George | \$1,137 | | | | | |
| | Vancouver West End | \$1,495 | | | | | |
| | West Kelowna | \$1,178 | | | | | |
| Alberta | Calgary | \$2,712 | \$2,465 | | \$2,680 | | \$2,990 |
| | Edmonton | \$2,754 | \$2,385 | | \$2,725 | | \$3,152 |
| | Grande Prairie | \$2,312 | \$2,254 | | | | \$2,369 |
| Saskatchewan | Red Deer | \$2,611 | \$2,607 | | | | \$2,615 |
| | Saskatoon | \$1,073 | | | | | |
| Manitoba | Esterhazy | \$1,075 | | | | | |
| | Winnipeg | \$1,359 | | | | | |
| | Brandon | \$1,300 | | | | | |
| | Thompson | \$1,167 | | | | | |
| Ontario | The Pas | \$1,161 | | | | | |
| | Kitchener | \$2,032 | \$1,559 | \$1,892 | \$2,021 | \$2,184 | \$2,242 |
| | Ottawa | \$1,802 | \$1,316 | \$1,629 | \$1,836 | \$1,941 | \$1,957 |
| | Sudbury | \$1,819 | \$1,367 | \$1,617 | \$1,872 | \$1,967 | \$1,980 |
| | Thunder Bay | \$2,312 | \$2,254 | | | | \$2,369 |
| New Brunswick | Toronto | \$1,916 | \$1,361 | \$1,838 | \$1,853 | \$2,058 | \$2,112 |
| | Fredericton | \$1,698 | \$1,622 | | | | \$1,773 |
| | Miramichi | \$1,734 | \$1,598 | | | | \$1,870 |
| | Moncton | \$1,892 | \$1,863 | | | | \$1,920 |
| | Saint John | \$1,889 | \$1,877 | | | | \$1,900 |
| Nova Scotia | Antigonish | \$2,294 | \$1,493 | | \$2,443 | | \$2,946 |
| | Halifax | \$2,681 | \$1,907 | | \$2,509 | | \$3,626 |
| | Sydney | \$2,662 | \$1,940 | | \$2,819 | | \$3,226 |
| Prince Edward Island | Truro | \$2,292 | \$1,492 | | \$2,439 | | \$2,946 |
| | Charlottetown | \$1,428 | \$1,295 | | | | \$1,561 |
| Newfoundland | Summerside | \$1,398 | \$1,236 | | | | \$1,561 |
| | Comer Brook | \$1,514 | | | | | |
| | Gander | \$1,514 | | | | | |
| | St. John's | \$2,255 | | | | | |

Profile Number 8

Operator 1
 Gender: Female
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Major conviction, Sep. 2021

Vehicle 1
 Make and Model: VOLKSWAGEN TIGUAN 2.0 TSI 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,492 | | | | | |
| | Nanaimo | \$1,043 | | | | | |
| | Prince George | \$1,137 | | | | | |
| | Vancouver West End | \$1,495 | | | | | |
| | West Kelowna | \$1,178 | | | | | |
| Alberta | Calgary | \$2,639 | \$2,355 | | \$2,680 | | \$2,883 |
| | Edmonton | \$2,701 | \$2,385 | | \$2,673 | | \$3,046 |
| | Grande Prairie | \$2,264 | \$2,254 | | | | \$2,273 |
| Saskatchewan | Red Deer | \$2,546 | \$2,476 | | | | \$2,615 |
| | Saskatoon | \$1,073 | | | | | |
| Manitoba | Esterhazy | \$1,075 | | | | | |
| | Winnipeg | \$1,359 | | | | | |
| | Brandon | \$1,300 | | | | | |
| | Thompson | \$1,167 | | | | | |
| Ontario | The Pas | \$1,161 | | | | | |
| | Kitchener | \$1,986 | \$1,559 | \$1,860 | \$1,997 | \$2,100 | \$2,200 |
| | Ottawa | \$1,753 | \$1,316 | \$1,595 | \$1,788 | \$1,877 | \$1,916 |
| | Sudbury | \$1,767 | \$1,367 | \$1,583 | \$1,812 | \$1,905 | \$1,939 |
| | Thunder Bay | \$2,264 | \$2,254 | | | | \$2,273 |
| New Brunswick | Toronto | \$1,876 | \$1,361 | \$1,794 | \$1,811 | \$2,024 | \$2,028 |
| | Fredericton | \$1,698 | \$1,622 | | | | \$1,773 |
| | Miramichi | \$1,734 | \$1,598 | | | | \$1,870 |
| | Moncton | \$1,892 | \$1,863 | | | | \$1,920 |
| | Saint John | \$1,889 | \$1,877 | | | | \$1,900 |
| Nova Scotia | Antigonish | \$2,257 | \$1,425 | | \$2,458 | | \$2,888 |
| | Halifax | \$2,650 | \$1,821 | | \$2,539 | | \$3,589 |
| | Sydney | \$2,624 | \$1,848 | | \$2,839 | | \$3,185 |
| Prince Edward Island | Truro | \$2,256 | \$1,424 | | \$2,455 | | \$2,888 |
| | Charlottetown | \$1,386 | \$1,236 | | | | \$1,536 |
| Newfoundland | Summerside | \$1,356 | \$1,177 | | | | \$1,536 |
| | Comer Brook | \$1,514 | | | | | |
| | Gander | \$1,514 | | | | | |
| | St. John's | \$2,255 | | | | | |

Profile Number 9

Operator 1
 Gender: Male
 Age: 37
 Years Licensed: 21
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Minor conviction, Mar. 2022

Vehicle 1
 Make and Model: TESLA MODEL 3 STANDARD RANGE PLUS 50 4D
 Model Year: 2021
 Commute: 80 KM
 Annual KM: 30,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,166 | | | | | |
| | Nanaimo | \$1,497 | | | | | |
| | Prince George | \$1,783 | | | | | |
| | Vancouver West End | \$2,061 | | | | | |
| | West Kelowna | \$1,769 | | | | | |
| Alberta | Calgary | \$4,375 | \$3,708 | | \$4,493 | | \$4,924 |
| | Edmonton | \$4,364 | \$3,807 | | \$4,031 | | \$5,254 |
| | Grande Prairie | \$3,783 | \$3,588 | | | | \$3,978 |
| Saskatchewan | Red Deer | \$4,277 | \$4,018 | | | | \$4,537 |
| | Saskatoon | \$1,374 | | | | | |
| Manitoba | Esterhazy | \$1,376 | | | | | |
| | Winnipeg | \$1,747 | | | | | |
| Ontario | Brandon | \$1,672 | | | | | |
| | Thompson | \$1,501 | | | | | |
| | The Pas | \$1,493 | | | | | |
| | Kitchener | \$3,743 | \$3,128 | \$3,336 | \$3,640 | \$4,252 | \$6,045 |
| Ontario | Ottawa | \$3,605 | \$2,910 | \$3,012 | \$3,338 | \$4,464 | \$5,376 |
| | Sudbury | \$3,396 | \$2,718 | \$2,976 | \$3,281 | \$3,930 | \$4,920 |
| | Thunder Bay | \$3,783 | \$3,588 | | | | \$3,978 |
| New Brunswick | Toronto | \$3,748 | \$2,886 | \$3,456 | \$3,855 | \$3,932 | \$4,959 |
| | Fredericton | \$2,750 | | | | | |
| | Miramichi | \$2,744 | | | | | |
| | Moncton | \$3,140 | | | | | |
| Nova Scotia | Saint John | \$3,126 | | | | | |
| | Antigonish | \$2,151 | \$2,028 | | | | \$2,274 |
| | Halifax | \$2,602 | \$2,393 | | | | \$2,810 |
| | Sydney | \$2,541 | \$2,199 | | | | \$2,882 |
| Prince Edward Island | Truro | \$2,150 | \$2,028 | | | | \$2,272 |
| | Charlottetown | \$2,324 | \$1,934 | | | | \$2,713 |
| Newfoundland | Summerside | \$2,258 | \$1,934 | | | | \$2,582 |
| | Corner Brook | \$2,599 | | | | | |
| | Gander | \$2,599 | | | | | |
| | St. John's | \$3,785 | | | | | |

Profile Number 10

Operator 1
 Gender: Female
 Age: 37
 Years Licensed: 21
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Minor conviction, Mar. 2022

Vehicle 1
 Make and Model: TESLA MODEL 3 STANDARD RANGE PLUS 50 4D
 Model Year: 2021
 Commute: 80 KM
 Annual KM: 30,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$2,166 | | | | | |
| | Nanaimo | \$1,497 | | | | | |
| | Prince George | \$1,783 | | | | | |
| | Vancouver West End | \$2,061 | | | | | |
| | West Kelowna | \$1,769 | | | | | |
| Alberta | Calgary | \$4,234 | \$3,485 | | \$4,493 | | \$4,723 |
| | Edmonton | \$4,264 | \$3,711 | | \$4,031 | | \$5,049 |
| | Grande Prairie | \$3,696 | \$3,413 | | | | \$3,978 |
| Saskatchewan | Red Deer | \$4,136 | \$3,735 | | | | \$4,537 |
| | Saskatoon | \$1,374 | | | | | |
| Manitoba | Esterhazy | \$1,376 | | | | | |
| | Winnipeg | \$1,747 | | | | | |
| Ontario | Brandon | \$1,672 | | | | | |
| | Thompson | \$1,501 | | | | | |
| | The Pas | \$1,493 | | | | | |
| | Kitchener | \$3,679 | \$3,128 | \$3,252 | \$3,534 | \$4,250 | \$6,045 |
| Ontario | Ottawa | \$3,536 | \$2,910 | \$2,928 | \$3,235 | \$4,444 | \$5,376 |
| | Sudbury | \$3,319 | \$2,718 | \$2,880 | \$3,167 | \$3,910 | \$4,920 |
| | Thunder Bay | \$3,696 | \$3,413 | | | | \$3,978 |
| New Brunswick | Toronto | \$3,659 | \$2,886 | \$3,336 | \$3,715 | \$3,925 | \$4,959 |
| | Fredericton | \$2,750 | | | | | |
| | Miramichi | \$2,744 | | | | | |
| | Moncton | \$3,140 | | | | | |
| Nova Scotia | Saint John | \$3,126 | | | | | |
| | Antigonish | \$2,079 | \$1,989 | | | | \$2,169 |
| | Halifax | \$2,522 | \$2,359 | | | | \$2,684 |
| | Sydney | \$2,459 | \$2,165 | | | | \$2,752 |
| Prince Edward Island | Truro | \$2,079 | \$1,989 | | | | \$2,169 |
| | Charlottetown | \$2,262 | \$1,910 | | | | \$2,614 |
| Newfoundland | Summerside | \$2,198 | \$1,910 | | | | \$2,485 |
| | Corner Brook | \$2,599 | | | | | |
| | Gander | \$2,599 | | | | | |
| | St. John's | \$3,785 | | | | | |

Profile Number 11

| | | | |
|---------------------|---------------------------|------------------|------------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Male | Make and Model: | FORD ESCAPE SE 4DR 4WD |
| Age: | 40 | Model Year: | 2017 |
| Years Licensed: | 24 | Commute: | 0 KM |
| Occupation: | Unemployed | Annual KM: | 10,000 KM |
| Relationship: | Single | | |
| License: | Fully Licensed | | |
| Claims/Convictions: | Claim and conviction free | | |

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,214 | | | | | |
| | Nanaimo | \$859 | | | | | |
| | Prince George | \$901 | | | | | |
| | Vancouver West End | \$1,320 | | | | | |
| | West Kelowna | \$949 | | | | | |
| Alberta | Calgary | \$2,062 | \$1,784 | \$1,918 | \$1,985 | \$2,129 | \$2,496 |
| | Edmonton | \$2,009 | \$1,544 | \$1,909 | \$2,101 | \$2,202 | \$2,291 |
| | Grande Prairie | \$1,716 | \$1,361 | \$1,495 | \$1,704 | \$1,925 | \$2,094 |
| | Red Deer | \$1,874 | \$1,520 | \$1,713 | \$1,935 | \$2,096 | \$2,106 |
| Saskatchewan | Saskatoon | \$1,206 | | | | | |
| | Esterhazy | \$1,208 | | | | | |
| Manitoba | Winnipeg | \$1,187 | | | | | |
| | Brandon | \$1,109 | | | | | |
| | Thompson | \$1,042 | | | | | |
| | The Pas | \$1,026 | | | | | |
| Ontario | Kitchener | \$1,600 | \$1,028 | \$1,585 | \$1,596 | \$1,618 | \$1,633 |
| | Ottawa | \$1,388 | \$884 | \$1,344 | \$1,409 | \$1,410 | \$1,517 |
| | Sudbury | \$1,392 | \$904 | \$1,368 | \$1,400 | \$1,407 | \$1,413 |
| | Thunder Bay | \$1,716 | \$1,361 | \$1,495 | \$1,704 | \$1,925 | \$2,094 |
| | Toronto | \$1,508 | \$920 | \$1,474 | \$1,524 | \$1,527 | \$1,605 |
| New Brunswick | Fredericton | \$1,291 | \$1,171 | | | | \$1,411 |
| | Miramichi | \$1,333 | \$1,149 | | | | \$1,517 |
| | Moncton | \$1,439 | \$1,343 | | | | \$1,535 |
| | Saint John | \$1,447 | \$1,353 | | | | \$1,541 |
| Nova Scotia | Antigonish | \$1,245 | \$967 | \$1,151 | \$1,226 | \$1,320 | \$1,560 |
| | Halifax | \$1,385 | \$1,226 | \$1,267 | \$1,369 | \$1,488 | \$1,577 |
| | Sydney | \$1,446 | \$1,242 | \$1,301 | \$1,382 | \$1,526 | \$1,777 |
| | Truro | \$1,242 | \$966 | \$1,151 | \$1,226 | \$1,317 | \$1,549 |
| Prince Edward Island | Charlottetown | \$1,109 | \$979 | | | | \$1,238 |
| | Summerside | \$1,086 | \$933 | | | | \$1,238 |
| Newfoundland | Corner Brook | \$1,033 | | | | | |
| | Gander | \$1,033 | | | | | |
| | St. John's | \$1,507 | | | | | |

Profile Number 12

| | | | |
|---------------------|---------------------------|------------------|------------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Female | Make and Model: | FORD ESCAPE SE 4DR 4WD |
| Age: | 40 | Model Year: | 2017 |
| Years Licensed: | 24 | Commute: | 0 KM |
| Occupation: | Unemployed | Annual KM: | 10,000 KM |
| Relationship: | Single | | |
| License: | Fully Licensed | | |
| Claims/Convictions: | Claim and conviction free | | |

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,214 | | | | | |
| | Nanaimo | \$859 | | | | | |
| | Prince George | \$901 | | | | | |
| | Vancouver West End | \$1,320 | | | | | |
| | West Kelowna | \$949 | | | | | |
| Alberta | Calgary | \$2,042 | \$1,784 | \$1,841 | \$1,944 | \$2,146 | \$2,496 |
| | Edmonton | \$2,003 | \$1,544 | \$1,926 | \$2,089 | \$2,166 | \$2,291 |
| | Grande Prairie | \$1,691 | \$1,361 | \$1,491 | \$1,655 | \$1,856 | \$2,094 |
| | Red Deer | \$1,842 | \$1,520 | \$1,708 | \$1,877 | \$2,010 | \$2,093 |
| Saskatchewan | Saskatoon | \$1,206 | | | | | |
| | Esterhazy | \$1,208 | | | | | |
| Manitoba | Winnipeg | \$1,187 | | | | | |
| | Brandon | \$1,109 | | | | | |
| | Thompson | \$1,042 | | | | | |
| | The Pas | \$1,026 | | | | | |
| Ontario | Kitchener | \$1,595 | \$1,028 | \$1,584 | \$1,592 | \$1,610 | \$1,667 |
| | Ottawa | \$1,365 | \$884 | \$1,332 | \$1,380 | \$1,384 | \$1,561 |
| | Sudbury | \$1,370 | \$904 | \$1,356 | \$1,370 | \$1,384 | \$1,433 |
| | Thunder Bay | \$1,691 | \$1,361 | \$1,491 | \$1,655 | \$1,856 | \$2,094 |
| | Toronto | \$1,522 | \$920 | \$1,500 | \$1,501 | \$1,564 | \$1,568 |
| New Brunswick | Fredericton | \$1,291 | \$1,171 | | | | \$1,411 |
| | Miramichi | \$1,333 | \$1,149 | | | | \$1,517 |
| | Moncton | \$1,439 | \$1,343 | | | | \$1,535 |
| | Saint John | \$1,447 | \$1,353 | | | | \$1,541 |
| Nova Scotia | Antigonish | \$1,232 | \$922 | \$1,127 | \$1,217 | \$1,323 | \$1,572 |
| | Halifax | \$1,375 | \$1,170 | \$1,253 | \$1,365 | \$1,487 | \$1,602 |
| | Sydney | \$1,433 | \$1,186 | \$1,279 | \$1,377 | \$1,531 | \$1,794 |
| | Truro | \$1,230 | \$921 | \$1,126 | \$1,217 | \$1,321 | \$1,563 |
| Prince Edward Island | Charlottetown | \$1,085 | \$942 | | | | \$1,228 |
| | Summerside | \$1,063 | \$898 | | | | \$1,228 |
| Newfoundland | Corner Brook | \$1,033 | | | | | |
| | Gander | \$1,033 | | | | | |
| | St. John's | \$1,507 | | | | | |

Profile Number 13

Operator 1
 Gender: Male
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: FORD F150 XLT SUPERCREW 4WD
 Model Year: 2018
 Commute: 100 KM
 Annual KM: 30,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,458 | | | | | |
| | Nanaimo | \$1,032 | | | | | |
| | Prince George | \$1,128 | | | | | |
| | Vancouver West End | \$1,475 | | | | | |
| | West Kelowna | \$1,152 | | | | | |
| Alberta | Calgary | \$2,874 | \$2,453 | \$2,500 | \$2,828 | \$3,201 | \$3,387 |
| | Edmonton | \$2,566 | \$2,090 | \$2,426 | \$2,662 | \$2,802 | \$2,848 |
| | Grande Prairie | \$2,722 | \$2,067 | | \$2,993 | | \$3,106 |
| | Red Deer | \$3,101 | \$2,483 | | \$2,983 | | \$3,836 |
| Saskatchewan | Saskatoon | \$1,358 | | | | | |
| | Esterhazy | \$1,359 | | | | | |
| Manitoba | Winnipeg | \$1,360 | | | | | |
| | Brandon | \$1,308 | | | | | |
| | Thompson | \$1,139 | | | | | |
| | The Pas | \$1,123 | | | | | |
| Ontario | Kitchener | \$1,765 | \$1,105 | \$1,750 | \$1,757 | \$1,788 | \$1,809 |
| | Ottawa | \$1,677 | \$956 | \$1,624 | \$1,644 | \$1,762 | \$1,770 |
| | Sudbury | \$1,630 | \$975 | \$1,619 | \$1,627 | \$1,644 | \$1,646 |
| | Thunder Bay | \$2,722 | \$2,067 | | \$2,993 | | \$3,106 |
| | Toronto | \$1,731 | \$1,001 | \$1,696 | \$1,729 | \$1,768 | \$1,864 |
| New Brunswick | Fredericton | \$1,435 | \$1,378 | | | | \$1,492 |
| | Miramichi | \$1,480 | \$1,447 | | | | \$1,513 |
| | Moncton | \$1,586 | \$1,501 | | | | \$1,670 |
| | Saint John | \$1,604 | \$1,537 | | | | \$1,671 |
| Nova Scotia | Antigonish | \$2,104 | | | | | |
| | Halifax | \$1,675 | \$1,518 | \$1,544 | \$1,555 | \$1,685 | \$2,070 |
| | Sydney | \$1,797 | \$1,438 | \$1,555 | \$1,693 | \$1,935 | \$2,365 |
| | Truro | \$1,558 | \$1,277 | \$1,331 | \$1,440 | \$1,667 | \$2,074 |
| Prince Edward Island | Charlottetown | \$1,290 | \$1,240 | | | | \$1,340 |
| | Summerside | \$1,260 | \$1,180 | | | | \$1,340 |
| Newfoundland | Corner Brook | \$1,365 | | | | | |
| | Gander | \$1,365 | | | | | |
| | St. John's | \$1,893 | | | | | |

Profile Number 14

Operator 1
 Gender: Female
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: FORD F150 XLT SUPERCREW 4WD
 Model Year: 2018
 Commute: 100 KM
 Annual KM: 30,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,458 | | | | | |
| | Nanaimo | \$1,032 | | | | | |
| | Prince George | \$1,128 | | | | | |
| | Vancouver West End | \$1,475 | | | | | |
| | West Kelowna | \$1,152 | | | | | |
| Alberta | Calgary | \$2,797 | \$2,453 | \$2,508 | \$2,798 | \$3,086 | \$3,139 |
| | Edmonton | \$2,538 | \$2,090 | \$2,436 | \$2,638 | \$2,740 | \$2,786 |
| | Grande Prairie | \$2,629 | \$2,067 | | \$2,827 | | \$2,993 |
| | Red Deer | \$2,972 | \$2,483 | | \$2,983 | | \$3,449 |
| Saskatchewan | Saskatoon | \$1,358 | | | | | |
| | Esterhazy | \$1,359 | | | | | |
| Manitoba | Winnipeg | \$1,360 | | | | | |
| | Brandon | \$1,308 | | | | | |
| | Thompson | \$1,139 | | | | | |
| | The Pas | \$1,123 | | | | | |
| Ontario | Kitchener | \$1,768 | \$1,105 | \$1,747 | \$1,768 | \$1,788 | \$1,828 |
| | Ottawa | \$1,652 | \$956 | \$1,582 | \$1,620 | \$1,755 | \$1,755 |
| | Sudbury | \$1,600 | \$975 | \$1,574 | \$1,608 | \$1,618 | \$1,679 |
| | Thunder Bay | \$2,629 | \$2,067 | | \$2,827 | | \$2,993 |
| | Toronto | \$1,733 | \$1,001 | \$1,676 | \$1,733 | \$1,791 | \$1,808 |
| New Brunswick | Fredericton | \$1,435 | \$1,378 | | | | \$1,492 |
| | Miramichi | \$1,480 | \$1,447 | | | | \$1,513 |
| | Moncton | \$1,586 | \$1,501 | | | | \$1,670 |
| | Saint John | \$1,604 | \$1,537 | | | | \$1,671 |
| Nova Scotia | Antigonish | \$1,537 | \$1,208 | \$1,287 | \$1,422 | \$1,672 | \$2,087 |
| | Halifax | \$1,649 | \$1,473 | \$1,485 | \$1,523 | \$1,687 | \$2,076 |
| | Sydney | \$1,768 | \$1,405 | \$1,485 | \$1,652 | \$1,935 | \$2,364 |
| | Truro | \$1,531 | \$1,208 | \$1,287 | \$1,422 | \$1,666 | \$2,070 |
| Prince Edward Island | Charlottetown | \$1,253 | \$1,190 | | | | \$1,315 |
| | Summerside | \$1,224 | \$1,133 | | | | \$1,315 |
| Newfoundland | Corner Brook | \$1,365 | | | | | |
| | Gander | \$1,365 | | | | | |
| | St. John's | \$1,893 | | | | | |

Profile Number 15

Operator 1
 Gender: Male
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: DODGE GRAND CARAVAN SE
 Model Year: 2010
 Commute: 10 KM
 Annual KM: 15,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,108 | | | | | |
| | Nanaimo | \$782 | | | | | |
| | Prince George | \$767 | | | | | |
| | Vancouver West End | \$1,163 | | | | | |
| | West Kelowna | \$847 | | | | | |
| Alberta | Calgary | \$1,489 | \$1,168 | \$1,396 | \$1,497 | \$1,589 | \$1,795 |
| | Edmonton | \$1,490 | \$1,266 | \$1,414 | \$1,504 | \$1,580 | \$1,687 |
| | Grande Prairie | \$1,167 | \$1,074 | \$1,077 | \$1,098 | \$1,188 | \$1,397 |
| | Red Deer | \$1,279 | \$1,193 | | \$1,223 | | \$1,420 |
| Saskatchewan | Saskatoon | \$877 | | | | | |
| | Esterhazy | \$878 | | | | | |
| Manitoba | Winnipeg | \$1,001 | | | | | |
| | Brandon | \$956 | | | | | |
| | Thompson | \$859 | | | | | |
| | The Pas | \$853 | | | | | |
| Ontario | Kitchener | \$1,209 | \$762 | \$1,110 | \$1,187 | \$1,330 | \$1,339 |
| | Ottawa | \$1,054 | \$609 | \$1,027 | \$1,049 | \$1,085 | \$1,088 |
| | Sudbury | \$997 | \$686 | \$932 | \$966 | \$1,093 | \$1,137 |
| | Thunder Bay | \$1,167 | \$1,074 | \$1,077 | \$1,098 | \$1,188 | \$1,397 |
| New Brunswick | Toronto | \$1,008 | \$673 | \$958 | \$995 | \$1,072 | \$1,083 |
| | Fredericton | \$973 | \$920 | | | | \$1,026 |
| | Miramichi | \$987 | \$902 | | | | \$1,071 |
| | Moncton | \$1,093 | \$1,071 | | | | \$1,115 |
| | Saint John | \$1,083 | \$1,076 | | | | \$1,090 |
| Nova Scotia | Antigonish | \$897 | \$673 | \$759 | \$871 | \$1,008 | \$1,174 |
| | Halifax | \$1,036 | \$826 | \$995 | \$1,052 | \$1,094 | \$1,216 |
| | Sydney | \$1,088 | \$716 | \$972 | \$1,118 | \$1,235 | \$1,402 |
| Prince Edward Island | Truro | \$902 | \$673 | \$759 | \$871 | \$1,014 | \$1,195 |
| | Charlottetown | \$691 | \$683 | | | | \$698 |
| Newfoundland | Summerside | \$674 | \$665 | | | | \$683 |
| | Comer Brook | \$854 | | | | | |
| | Gander | \$854 | | | | | |
| | St. John's | \$1,346 | | | | | |

Profile Number 16

Operator 1
 Gender: Female
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: DODGE GRAND CARAVAN SE
 Model Year: 2010
 Commute: 10 KM
 Annual KM: 15,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,108 | | | | | |
| | Nanaimo | \$782 | | | | | |
| | Prince George | \$767 | | | | | |
| | Vancouver West End | \$1,163 | | | | | |
| | West Kelowna | \$847 | | | | | |
| Alberta | Calgary | \$1,497 | \$1,130 | \$1,387 | \$1,532 | \$1,643 | \$1,795 |
| | Edmonton | \$1,504 | \$1,266 | \$1,403 | \$1,532 | \$1,633 | \$1,687 |
| | Grande Prairie | \$1,164 | \$1,074 | \$1,081 | \$1,092 | \$1,176 | \$1,397 |
| | Red Deer | \$1,247 | \$1,177 | \$1,189 | \$1,195 | \$1,253 | \$1,420 |
| Saskatchewan | Saskatoon | \$877 | | | | | |
| | Esterhazy | \$878 | | | | | |
| Manitoba | Winnipeg | \$1,001 | | | | | |
| | Brandon | \$956 | | | | | |
| | Thompson | \$859 | | | | | |
| | The Pas | \$853 | | | | | |
| Ontario | Kitchener | \$1,229 | \$762 | \$1,130 | \$1,227 | \$1,331 | \$1,429 |
| | Ottawa | \$1,066 | \$609 | \$1,038 | \$1,045 | \$1,115 | \$1,140 |
| | Sudbury | \$1,017 | \$686 | \$947 | \$1,022 | \$1,083 | \$1,161 |
| | Thunder Bay | \$1,164 | \$1,074 | \$1,081 | \$1,092 | \$1,176 | \$1,397 |
| New Brunswick | Toronto | \$1,034 | \$673 | \$1,014 | \$1,017 | \$1,072 | \$1,092 |
| | Fredericton | \$973 | \$920 | | | | \$1,026 |
| | Miramichi | \$987 | \$902 | | | | \$1,071 |
| | Moncton | \$1,093 | \$1,071 | | | | \$1,115 |
| | Saint John | \$1,083 | \$1,076 | | | | \$1,090 |
| Nova Scotia | Antigonish | \$895 | \$684 | \$736 | \$854 | \$1,012 | \$1,190 |
| | Halifax | \$1,036 | \$846 | \$968 | \$1,031 | \$1,099 | \$1,238 |
| | Sydney | \$1,085 | \$734 | \$940 | \$1,094 | \$1,238 | \$1,417 |
| Prince Edward Island | Truro | \$900 | \$684 | \$736 | \$854 | \$1,017 | \$1,210 |
| | Charlottetown | \$686 | \$681 | | | | \$690 |
| Newfoundland | Summerside | \$669 | \$649 | | | | \$690 |
| | Comer Brook | \$854 | | | | | |
| | Gander | \$854 | | | | | |
| | St. John's | \$1,346 | | | | | |

Profile Number 17

| | | | |
|---------------------|---------------------------|------------------|------------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Male | Make and Model: | FORD F150 SUPERCAB 2WD |
| Age: | 51 | Model Year: | 1998 |
| Years Licensed: | 35 | Commute: | 10 KM |
| Occupation: | Employed | Annual KM: | 20,000 KM |
| Relationship: | Single | | |
| License: | Fully Licensed | | |
| Claims/Convictions: | Claim and conviction free | | |

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,006 | | | | | |
| | Nanaimo | \$714 | | | | | |
| | Prince George | \$676 | | | | | |
| | Vancouver West End | \$1,076 | | | | | |
| | West Kelowna | \$761 | | | | | |
| Alberta | Calgary | \$1,286 | \$1,107 | | \$1,373 | | \$1,379 |
| | Edmonton | \$1,295 | \$1,164 | | \$1,326 | | \$1,395 |
| | Grande Prairie | \$999 | \$965 | | \$984 | | \$1,047 |
| | Red Deer | \$1,090 | \$1,018 | | \$1,090 | | \$1,163 |
| Saskatchewan | Saskatoon | \$696 | | | | | |
| | Esterhazy | \$687 | | | | | |
| Manitoba | Winnipeg | \$460 | | | | | |
| | Brandon | \$441 | | | | | |
| | Thompson | \$388 | | | | | |
| | The Pas | \$383 | | | | | |
| Ontario | Kitchener | \$905 | \$557 | \$859 | \$921 | \$935 | \$967 |
| | Ottawa | \$735 | \$429 | \$712 | \$725 | \$768 | \$771 |
| | Sudbury | \$738 | \$515 | \$724 | \$728 | \$763 | \$800 |
| | Thunder Bay | \$999 | \$965 | | \$984 | | \$1,047 |
| | Toronto | \$707 | \$495 | \$658 | \$693 | \$770 | \$837 |
| New Brunswick | Fredericton | \$636 | \$559 | | | | \$713 |
| | Miramichi | \$649 | \$563 | | | | \$734 |
| | Moncton | \$705 | \$650 | | | | \$760 |
| | Saint John | \$687 | \$655 | | | | \$720 |
| Nova Scotia | Antigonish | \$738 | \$515 | | \$598 | | \$1,102 |
| | Halifax | \$852 | \$700 | | \$717 | | \$1,138 |
| | Sydney | \$890 | \$599 | | \$737 | | \$1,333 |
| | Truro | \$747 | \$515 | | \$598 | | \$1,129 |
| Prince Edward Island | Charlottetown | \$551 | \$482 | | | | \$619 |
| | Summerside | \$539 | \$460 | | | | \$619 |
| Newfoundland | Comer Brook | \$654 | | | | | |
| | Gander | \$654 | | | | | |
| | St. John's | \$1,079 | | | | | |

Profile Number 18

| | | | |
|---------------------|---------------------------|------------------|------------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Female | Make and Model: | FORD F150 SUPERCAB 2WD |
| Age: | 51 | Model Year: | 1998 |
| Years Licensed: | 35 | Commute: | 10 KM |
| Occupation: | Employed | Annual KM: | 20,000 KM |
| Relationship: | Single | | |
| License: | Fully Licensed | | |
| Claims/Convictions: | Claim and conviction free | | |

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,006 | | | | | |
| | Nanaimo | \$714 | | | | | |
| | Prince George | \$676 | | | | | |
| | Vancouver West End | \$1,076 | | | | | |
| | West Kelowna | \$761 | | | | | |
| Alberta | Calgary | \$1,231 | \$1,070 | \$1,094 | \$1,238 | \$1,375 | \$1,379 |
| | Edmonton | \$1,290 | \$1,164 | | \$1,326 | | \$1,380 |
| | Grande Prairie | \$987 | \$965 | | \$984 | | \$1,013 |
| | Red Deer | \$1,075 | \$1,018 | | \$1,090 | | \$1,118 |
| Saskatchewan | Saskatoon | \$686 | | | | | |
| | Esterhazy | \$687 | | | | | |
| Manitoba | Winnipeg | \$460 | | | | | |
| | Brandon | \$441 | | | | | |
| | Thompson | \$388 | | | | | |
| | The Pas | \$383 | | | | | |
| Ontario | Kitchener | \$907 | \$557 | \$880 | \$916 | \$924 | \$999 |
| | Ottawa | \$724 | \$429 | \$708 | \$708 | \$756 | \$766 |
| | Sudbury | \$750 | \$515 | \$742 | \$748 | \$760 | \$795 |
| | Thunder Bay | \$987 | \$965 | | \$984 | | \$1,013 |
| | Toronto | \$713 | \$495 | \$652 | \$727 | \$760 | \$816 |
| New Brunswick | Fredericton | \$636 | \$559 | | | | \$713 |
| | Miramichi | \$649 | \$563 | | | | \$734 |
| | Moncton | \$705 | \$650 | | | | \$760 |
| | Saint John | \$687 | \$655 | | | | \$720 |
| Nova Scotia | Antigonish | \$732 | \$482 | | \$600 | | \$1,109 |
| | Halifax | \$844 | \$676 | | \$705 | | \$1,151 |
| | Sydney | \$880 | \$603 | | \$694 | | \$1,342 |
| | Truro | \$741 | \$486 | | \$600 | | \$1,138 |
| Prince Edward Island | Charlottetown | \$546 | \$462 | | | | \$631 |
| | Summerside | \$536 | \$442 | | | | \$631 |
| Newfoundland | Comer Brook | \$654 | | | | | |
| | Gander | \$654 | | | | | |
| | St. John's | \$1,079 | | | | | |

Profile Number 19

Operator 1
 Gender: Male
 Age: 58
 Years Licensed: 42
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: HONDA CR-V EX 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,151 | | | | | |
| | Nanaimo | \$809 | | | | | |
| | Prince George | \$857 | | | | | |
| | Vancouver West End | \$1,168 | | | | | |
| | West Kelowna | \$901 | | | | | |
| Alberta | Calgary | \$2,052 | \$1,655 | \$1,932 | \$2,054 | \$2,174 | \$2,445 |
| | Edmonton | \$1,897 | \$1,430 | | \$2,082 | | \$2,179 |
| | Grande Prairie | \$1,732 | \$1,357 | \$1,559 | \$1,767 | \$1,940 | \$2,038 |
| | Red Deer | \$1,946 | \$1,586 | \$1,833 | \$1,994 | \$2,108 | \$2,209 |
| Saskatchewan | Saskatoon | \$1,173 | | | | | |
| | Esterhazy | \$1,175 | | | | | |
| Manitoba | Winnipeg | \$1,354 | | | | | |
| | Brandon | \$1,293 | | | | | |
| | Thompson | \$1,159 | | | | | |
| | The Pas | \$1,154 | | | | | |
| Ontario | Kitchener | \$1,450 | \$984 | \$1,404 | \$1,438 | \$1,509 | \$1,685 |
| | Ottawa | \$1,289 | \$839 | \$1,248 | \$1,280 | \$1,338 | \$1,565 |
| | Sudbury | \$1,283 | \$874 | \$1,236 | \$1,279 | \$1,335 | \$1,418 |
| | Thunder Bay | \$1,732 | \$1,357 | \$1,559 | \$1,767 | \$1,940 | \$2,038 |
| | Toronto | \$1,485 | \$904 | \$1,428 | \$1,488 | \$1,539 | \$1,545 |
| New Brunswick | Fredericton | \$1,192 | \$1,083 | | | | \$1,301 |
| | Miramichi | \$1,242 | \$1,067 | | | | \$1,417 |
| | Moncton | \$1,335 | \$1,242 | | | | \$1,427 |
| | Saint John | \$1,344 | \$1,248 | | | | \$1,440 |
| Nova Scotia | Antigonish | \$1,265 | \$905 | \$1,104 | \$1,215 | \$1,376 | \$1,725 |
| | Halifax | \$1,390 | \$1,152 | \$1,281 | \$1,347 | \$1,457 | \$1,713 |
| | Sydney | \$1,473 | \$1,176 | \$1,228 | \$1,394 | \$1,639 | \$1,930 |
| | Truro | \$1,258 | \$904 | \$1,103 | \$1,215 | \$1,369 | \$1,698 |
| Prince Edward Island | Charlottetown | \$1,008 | \$866 | | | | \$1,149 |
| | Summerside | \$987 | \$824 | | | | \$1,149 |
| Newfoundland | Comer Brook | \$969 | | | | | |
| | Gander | \$969 | | | | | |
| | St. John's | \$1,418 | | | | | |

Profile Number 20

Operator 1
 Gender: Female
 Age: 58
 Years Licensed: 42
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: HONDA CR-V EX 4DR AWD
 Model Year: 2018
 Commute: 20 KM
 Annual KM: 20,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,151 | | | | | |
| | Nanaimo | \$809 | | | | | |
| | Prince George | \$857 | | | | | |
| | Vancouver West End | \$1,168 | | | | | |
| | West Kelowna | \$901 | | | | | |
| Alberta | Calgary | \$2,028 | \$1,655 | \$1,824 | \$2,005 | \$2,209 | \$2,445 |
| | Edmonton | \$1,930 | \$1,430 | \$1,840 | \$2,055 | \$2,144 | \$2,179 |
| | Grande Prairie | \$1,701 | \$1,357 | \$1,562 | \$1,706 | \$1,845 | \$2,038 |
| | Red Deer | \$1,901 | \$1,586 | \$1,828 | \$1,973 | \$2,047 | \$2,074 |
| Saskatchewan | Saskatoon | \$1,173 | | | | | |
| | Esterhazy | \$1,175 | | | | | |
| Manitoba | Winnipeg | \$1,354 | | | | | |
| | Brandon | \$1,293 | | | | | |
| | Thompson | \$1,159 | | | | | |
| | The Pas | \$1,154 | | | | | |
| Ontario | Kitchener | \$1,416 | \$984 | \$1,380 | \$1,393 | \$1,474 | \$1,677 |
| | Ottawa | \$1,243 | \$839 | \$1,188 | \$1,240 | \$1,300 | \$1,544 |
| | Sudbury | \$1,244 | \$874 | \$1,200 | \$1,235 | \$1,296 | \$1,401 |
| | Thunder Bay | \$1,701 | \$1,357 | \$1,562 | \$1,706 | \$1,845 | \$2,038 |
| | Toronto | \$1,442 | \$904 | \$1,392 | \$1,436 | \$1,498 | \$1,517 |
| New Brunswick | Fredericton | \$1,192 | \$1,083 | | | | \$1,301 |
| | Miramichi | \$1,242 | \$1,067 | | | | \$1,417 |
| | Moncton | \$1,335 | \$1,242 | | | | \$1,427 |
| | Saint John | \$1,344 | \$1,248 | | | | \$1,440 |
| Nova Scotia | Antigonish | \$1,253 | \$846 | \$1,096 | \$1,219 | \$1,377 | \$1,729 |
| | Halifax | \$1,378 | \$1,080 | \$1,269 | \$1,352 | \$1,460 | \$1,729 |
| | Sydney | \$1,460 | \$1,103 | \$1,219 | \$1,400 | \$1,641 | \$1,938 |
| | Truro | \$1,247 | \$846 | \$1,096 | \$1,219 | \$1,370 | \$1,703 |
| Prince Edward Island | Charlottetown | \$995 | \$834 | | | | \$1,155 |
| | Summerside | \$975 | \$795 | | | | \$1,155 |
| Newfoundland | Comer Brook | \$969 | | | | | |
| | Gander | \$969 | | | | | |
| | St. John's | \$1,418 | | | | | |

Profile Number 21

Operator 1
 Gender: Male
 Age: 60
 Years Licensed: 44
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: CHEVROLET CRUZE LT TURBO 4DR
 Model Year: 2014
 Commute: 20 KM
 Annual KM: 20,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,116 | | | | | |
| | Nanaimo | \$785 | | | | | |
| | Prince George | \$786 | | | | | |
| | Vancouver West End | \$1,160 | | | | | |
| | West Kelowna | \$860 | | | | | |
| Alberta | Calgary | \$1,645 | \$1,397 | \$1,438 | \$1,586 | \$1,792 | \$2,010 |
| | Edmonton | \$1,659 | \$1,254 | \$1,601 | \$1,742 | \$1,800 | \$1,900 |
| | Grande Prairie | \$1,310 | \$1,112 | \$1,189 | \$1,282 | \$1,403 | \$1,564 |
| | Red Deer | \$1,407 | \$1,259 | \$1,311 | \$1,397 | \$1,493 | \$1,573 |
| Saskatchewan | Saskatoon | \$1,047 | | | | | |
| | Esterhazy | \$1,049 | | | | | |
| Manitoba | Winnipeg | \$1,273 | | | | | |
| | Brandon | \$1,218 | | | | | |
| | Thompson | \$1,093 | | | | | |
| | The Pas | \$1,087 | | | | | |
| Ontario | Kitchener | \$1,241 | \$867 | \$1,087 | \$1,268 | \$1,368 | \$1,393 |
| | Ottawa | \$1,055 | \$719 | \$851 | \$1,129 | \$1,185 | \$1,188 |
| | Sudbury | \$1,112 | \$767 | \$1,095 | \$1,106 | \$1,136 | \$1,248 |
| | Thunder Bay | \$1,310 | \$1,112 | \$1,189 | \$1,282 | \$1,403 | \$1,564 |
| | Toronto | \$1,121 | \$763 | \$1,051 | \$1,105 | \$1,206 | \$1,266 |
| New Brunswick | Fredericton | \$1,109 | \$1,037 | | | | \$1,180 |
| | Miramichi | \$1,136 | \$1,026 | | | | \$1,246 |
| | Moncton | \$1,248 | \$1,205 | | | | \$1,290 |
| | Saint John | \$1,242 | \$1,219 | | | | \$1,266 |
| Nova Scotia | Antigonish | \$1,108 | \$854 | \$881 | \$1,044 | \$1,271 | \$1,489 |
| | Halifax | \$1,285 | \$1,058 | \$1,147 | \$1,260 | \$1,398 | \$1,560 |
| | Sydney | \$1,339 | \$924 | \$1,122 | \$1,340 | \$1,557 | \$1,752 |
| | Truro | \$1,110 | \$854 | \$880 | \$1,043 | \$1,273 | \$1,500 |
| Prince Edward Island | Charlottetown | \$839 | \$819 | | | | \$859 |
| | Summerside | \$819 | \$779 | | | | \$859 |
| Newfoundland | Comer Brook | \$931 | | | | | |
| | Gander | \$931 | | | | | |
| | St. John's | \$1,448 | | | | | |

Profile Number 22

Operator 1
 Gender: Female
 Age: 60
 Years Licensed: 44
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1
 Make and Model: CHEVROLET CRUZE LT TURBO 4DR
 Model Year: 2014
 Commute: 20 KM
 Annual KM: 20,000 KM

Additional Operator(s) Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,116 | | | | | |
| | Nanaimo | \$785 | | | | | |
| | Prince George | \$786 | | | | | |
| | Vancouver West End | \$1,160 | | | | | |
| | West Kelowna | \$860 | | | | | |
| Alberta | Calgary | \$1,653 | \$1,335 | \$1,422 | \$1,634 | \$1,865 | \$2,010 |
| | Edmonton | \$1,672 | \$1,254 | \$1,568 | \$1,768 | \$1,872 | \$1,900 |
| | Grande Prairie | \$1,303 | \$1,112 | \$1,213 | \$1,269 | \$1,358 | \$1,564 |
| | Red Deer | \$1,395 | \$1,259 | \$1,332 | \$1,375 | \$1,438 | \$1,573 |
| Saskatchewan | Saskatoon | \$1,047 | | | | | |
| | Esterhazy | \$1,049 | | | | | |
| Manitoba | Winnipeg | \$1,273 | | | | | |
| | Brandon | \$1,218 | | | | | |
| | Thompson | \$1,093 | | | | | |
| | The Pas | \$1,087 | | | | | |
| Ontario | Kitchener | \$1,329 | \$867 | \$1,255 | \$1,352 | \$1,380 | \$1,404 |
| | Ottawa | \$1,149 | \$719 | \$1,113 | \$1,164 | \$1,170 | \$1,175 |
| | Sudbury | \$1,100 | \$767 | \$1,087 | \$1,092 | \$1,120 | \$1,200 |
| | Thunder Bay | \$1,303 | \$1,112 | \$1,213 | \$1,269 | \$1,358 | \$1,564 |
| | Toronto | \$1,181 | \$763 | \$1,089 | \$1,195 | \$1,258 | \$1,260 |
| New Brunswick | Fredericton | \$1,109 | \$1,037 | | | | \$1,180 |
| | Miramichi | \$1,136 | \$1,026 | | | | \$1,246 |
| | Moncton | \$1,248 | \$1,205 | | | | \$1,290 |
| | Saint John | \$1,242 | \$1,219 | | | | \$1,266 |
| Nova Scotia | Antigonish | \$1,100 | \$829 | \$856 | \$1,031 | \$1,276 | \$1,510 |
| | Halifax | \$1,275 | \$1,070 | \$1,091 | \$1,221 | \$1,405 | \$1,588 |
| | Sydney | \$1,329 | \$941 | \$1,068 | \$1,301 | \$1,562 | \$1,774 |
| | Truro | \$1,103 | \$828 | \$856 | \$1,031 | \$1,278 | \$1,520 |
| Prince Edward Island | Charlottetown | \$825 | \$787 | | | | \$864 |
| | Summerside | \$807 | \$750 | | | | \$864 |
| Newfoundland | Comer Brook | \$931 | | | | | |
| | Gander | \$931 | | | | | |
| | St. John's | \$1,448 | | | | | |

Profile Number 23

Operator 1

Gender: Male
 Age: 57
 Years Licensed: 41
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Sep. 2020

Vehicle 1

Make and Model: DODGE RAM 1500 ST QUAD CAB 4WD
 Model Year: 2018
 Commute: 10 KM
 Annual KM: 15,000 KM

Additional Operator(s)

Gender: Female
 Age: 55
 Years Licensed: 39
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Additional Vehicle(s)

Make and Model: MAZDA CX-5 GT 4DR AWD
 Model Year: 2016
 Commute: 10 KM
 Annual KM: 20,000 KM

Gender:

Female
 Age: 24
 Years Licensed: 8
 Occupation: Student
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$3,776 | | | | | |
| | Nanaimo | \$2,641 | | | | | |
| | Prince George | \$2,843 | | | | | |
| | Vancouver West End | \$3,805 | | | | | |
| | West Kelowna | \$2,970 | | | | | |
| Alberta | Calgary | \$5,371 | \$4,278 | \$4,928 | \$5,217 | \$5,660 | \$6,772 |
| | Edmonton | \$5,274 | \$3,886 | \$5,091 | \$5,531 | \$5,714 | \$6,150 |
| | Grande Prairie | \$4,715 | \$3,557 | \$3,841 | \$4,492 | \$5,366 | \$6,318 |
| | Red Deer | \$5,046 | \$4,084 | \$4,346 | \$4,980 | \$5,680 | \$6,140 |
| Saskatchewan | Saskatoon | \$2,596 | | | | | |
| | Esterhazy | \$2,599 | | | | | |
| Manitoba | Winnipeg | \$2,861 | | | | | |
| | Brandon | \$2,746 | | | | | |
| | Thompson | \$2,430 | | | | | |
| | The Pas | \$2,404 | | | | | |
| Ontario | Kitchener | \$3,893 | \$2,757 | \$3,344 | \$4,128 | \$4,208 | \$4,380 |
| | Ottawa | \$3,341 | \$2,322 | \$2,845 | \$3,576 | \$3,603 | \$3,905 |
| | Sudbury | \$3,505 | \$3,017 | \$3,258 | \$3,609 | \$3,648 | \$3,671 |
| | Thunder Bay | \$4,715 | \$3,557 | \$3,841 | \$4,492 | \$5,366 | \$6,318 |
| | Toronto | \$3,669 | \$2,889 | \$3,033 | \$3,889 | \$4,085 | \$4,128 |
| New Brunswick | Fredericton | \$3,681 | | | | | |
| | Miramichi | \$3,659 | | | | | |
| | Moncton | \$4,172 | | | | | |
| | Saint John | \$4,165 | | | | | |
| Nova Scotia | Antigonish | \$3,893 | \$3,639 | | \$3,826 | | \$4,213 |
| | Halifax | \$4,531 | \$4,300 | | \$4,605 | | \$4,687 |
| | Sydney | \$4,610 | \$4,216 | | \$4,723 | | \$4,892 |
| | Truro | \$3,891 | \$3,636 | | \$3,826 | | \$4,212 |
| Prince Edward Island | Charlottetown | \$3,270 | \$2,781 | | | | \$3,760 |
| | Summerside | \$3,203 | \$2,646 | | | | \$3,760 |
| Newfoundland | Corner Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 24

Operator 1

Gender: Male
 Age: 65
 Years Licensed: 49
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: TOYOTA COROLLA CE 4DR
 Model Year: 2010
 Commute: 0 KM
 Annual KM: 5,000 KM

Additional Operator(s)

Gender: Female
 Age: 65
 Years Licensed: 49
 Occupation: Retired
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$792 | | | | | |
| | Nanaimo | \$565 | | | | | |
| | Prince George | \$578 | | | | | |
| | Vancouver West End | \$870 | | | | | |
| | West Kelowna | \$619 | | | | | |
| Alberta | Calgary | \$1,276 | \$1,008 | \$1,055 | \$1,175 | \$1,397 | \$1,746 |
| | Edmonton | \$1,295 | \$925 | \$1,208 | \$1,310 | \$1,397 | \$1,637 |
| | Grande Prairie | \$1,017 | \$795 | \$890 | \$947 | \$1,074 | \$1,378 |
| | Red Deer | \$1,083 | \$877 | \$979 | \$1,030 | \$1,133 | \$1,394 |
| Saskatchewan | Saskatoon | \$954 | | | | | |
| | Esterhazy | \$956 | | | | | |
| Manitoba | Winnipeg | \$949 | | | | | |
| | Brandon | \$889 | | | | | |
| | Thompson | \$835 | | | | | |
| | The Pas | \$824 | | | | | |
| Ontario | Kitchener | \$1,036 | \$571 | \$1,002 | \$1,013 | \$1,093 | \$1,126 |
| | Ottawa | \$908 | \$469 | \$886 | \$905 | \$934 | \$946 |
| | Sudbury | \$880 | \$510 | \$863 | \$869 | \$909 | \$924 |
| | Thunder Bay | \$1,017 | \$795 | \$890 | \$947 | \$1,074 | \$1,378 |
| | Toronto | \$854 | \$505 | \$802 | \$857 | \$903 | \$966 |
| New Brunswick | Fredericton | \$890 | \$786 | | | | \$994 |
| | Miramichi | \$912 | \$784 | | | | \$1,040 |
| | Moncton | \$995 | \$912 | | | | \$1,077 |
| | Saint John | \$983 | \$923 | | | | \$1,043 |
| Nova Scotia | Antigonish | \$841 | \$633 | \$716 | \$851 | \$976 | \$1,031 |
| | Halifax | \$972 | \$778 | \$949 | \$1,017 | \$1,040 | \$1,075 |
| | Sydney | \$1,012 | \$677 | \$931 | \$1,080 | \$1,160 | \$1,209 |
| | Truro | \$845 | \$633 | \$714 | \$858 | \$988 | \$1,031 |
| Prince Edward Island | Charlottetown | \$644 | \$633 | | | | \$655 |
| | Summerside | \$629 | \$603 | | | | \$655 |
| | Corner Brook | \$843 | | | | | |
| Newfoundland | Gander | \$843 | | | | | |
| | St. John's | \$1,349 | | | | | |

Profile Number 25

Operator 1

Gender: Female
 Age: 31
 Years Licensed: 15
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Accident, Mar. 2022

Vehicle 1

Make and Model: TOYOTA TACOMA V6 DOUBLE CAB 4WD
 Model Year: 2017
 Commute: 10 KM
 Annual KM: 20,000 KM

Additional Operator(s)

Gender: Male
 Age: 30
 Years Licensed: 14
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,933 | | | | | |
| | Nanaimo | \$1,350 | | | | | |
| | Prince George | \$1,447 | | | | | |
| | Vancouver West End | \$1,955 | | | | | |
| | West Kelowna | \$1,512 | | | | | |
| Alberta | Calgary | \$4,385 | \$3,283 | \$3,678 | \$3,945 | \$4,651 | \$6,367 |
| | Edmonton | \$4,376 | \$3,060 | \$3,825 | \$4,216 | \$4,767 | \$6,012 |
| | Grande Prairie | \$3,913 | \$2,819 | \$2,838 | \$3,419 | \$4,493 | \$5,994 |
| | Red Deer | \$4,405 | \$3,218 | | \$4,383 | | \$5,615 |
| Saskatchewan | Saskatoon | \$1,426 | | | | | |
| | Esterhazy | \$1,427 | | | | | |
| Manitoba | Winnipeg | \$1,419 | | | | | |
| | Brandon | \$1,366 | | | | | |
| | Thompson | \$1,192 | | | | | |
| | The Pas | \$1,176 | | | | | |
| Ontario | Kitchener | \$3,503 | \$2,640 | \$2,933 | \$3,749 | \$3,827 | \$4,171 |
| | Ottawa | \$3,112 | \$2,328 | \$2,605 | \$3,312 | \$3,420 | \$3,994 |
| | Sudbury | \$3,037 | \$2,364 | \$2,642 | \$3,173 | \$3,297 | \$4,132 |
| | Thunder Bay | \$3,913 | \$2,819 | \$2,838 | \$3,419 | \$4,493 | \$5,994 |
| | Toronto | \$3,373 | \$2,688 | \$3,031 | \$3,339 | \$3,748 | \$3,792 |
| New Brunswick | Fredericton | \$2,416 | | | | | |
| | Miramichi | \$2,396 | | | | | |
| | Moncton | \$2,720 | | | | | |
| | Saint John | \$2,713 | | | | | |
| Nova Scotia | Antigonish | \$3,211 | \$2,136 | | \$3,503 | | \$3,993 |
| | Halifax | \$3,724 | \$2,655 | | \$3,597 | | \$4,921 |
| | Sydney | \$3,746 | \$2,714 | | \$4,103 | | \$4,422 |
| | Truro | \$3,215 | \$2,135 | | \$3,517 | | \$3,993 |
| Prince Edward Island | Charlottetown | \$2,918 | \$2,053 | | | | \$3,784 |
| | Summerside | \$2,869 | \$1,954 | | | | \$3,784 |
| Newfoundland | Corner Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 26

Operator 1

Gender: Male
 Age: 50
 Years Licensed: 34
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: CHEVROLET SILVERADO 1500 WT CREW CAB 4V
 Model Year: 2019
 Commute: 20 KM
 Annual KM: 20,000 KM

Additional Operator(s)

Gender: Female
 Age: 51
 Years Licensed: 35
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Additional Vehicle(s)

Make and Model: TOYOTA MATRIX WAGON
 Model Year: 2010
 Commute: 20 KM
 Annual KM: 30,000 KM

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$3,640 | | | | | |
| | Nanaimo | \$2,545 | | | | | |
| | Prince George | \$2,670 | | | | | |
| | Vancouver West End | \$3,707 | | | | | |
| | West Kelowna | \$2,837 | | | | | |
| Alberta | Calgary | \$6,595 | \$6,200 | \$6,209 | \$6,371 | \$6,756 | \$7,437 |
| | Edmonton | \$6,576 | \$5,382 | \$6,256 | \$6,780 | \$7,101 | \$7,361 |
| | Grande Prairie | \$6,017 | \$4,784 | | \$6,419 | | \$6,848 |
| | Red Deer | \$6,309 | \$5,402 | | \$6,638 | | \$6,887 |
| Saskatchewan | Saskatoon | \$2,241 | | | | | |
| | Esterhazy | \$2,244 | | | | | |
| Manitoba | Winnipeg | \$2,466 | | | | | |
| | Brandon | \$2,367 | | | | | |
| | Thompson | \$2,100 | | | | | |
| | The Pas | \$2,080 | | | | | |
| Ontario | Kitchener | \$4,114 | \$2,892 | \$3,882 | \$3,906 | \$4,553 | \$4,692 |
| | Ottawa | \$3,508 | \$2,448 | \$3,133 | \$3,443 | \$3,949 | \$3,980 |
| | Sudbury | \$3,642 | \$2,641 | \$3,214 | \$3,682 | \$4,030 | \$4,495 |
| | Thunder Bay | \$6,017 | \$4,784 | | \$6,419 | | \$6,848 |
| | Toronto | \$3,636 | \$2,620 | \$3,185 | \$3,815 | \$3,908 | \$4,558 |
| New Brunswick | Fredericton | \$4,028 | | | | | |
| | Miramichi | \$4,062 | | | | | |
| | Moncton | \$4,644 | | | | | |
| | Saint John | \$4,630 | | | | | |
| Nova Scotia | Antigonish | \$4,610 | \$3,457 | | \$4,359 | | \$6,013 |
| | Halifax | \$5,440 | \$4,331 | | \$5,673 | | \$6,317 |
| | Sydney | \$5,660 | \$3,753 | | \$5,880 | | \$7,346 |
| | Truro | \$4,658 | \$3,457 | | \$4,355 | | \$6,161 |
| Prince Edward Island | Charlottetown | \$3,943 | \$3,425 | | | | \$4,460 |
| | Summerside | \$3,834 | \$3,425 | | | | \$4,243 |
| Newfoundland | Corner Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 27

| | | | |
|---------------------|---------------------|------------------|------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Male | Make and Model: | HONDA ODYSSEY EX |
| Age: | 45 | Model Year: | 2007 |
| Years Licensed: | 29 | Commute: | 7 KM |
| Occupation: | Employed | Annual KM: | 15,000 KM |
| Relationship: | Married/Common Law | | |
| License: | Fully Licensed | | |
| Claims/Convictions: | Accident, Mar. 2022 | | |

| | | | |
|-------------------------------|---------------------------|------------------------------|--|
| Additional Operator(s) | | Additional Vehicle(s) | |
| Gender: | Female | | |
| Age: | 35 | | |
| Years Licensed: | 19 | | |
| Occupation: | Employed | | |
| Relationship: | Married/Common Law | | |
| License: | Fully Licensed | | |
| Claims/Convictions: | Claim and conviction free | | |

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|---------|-----------------|---------|
| British Columbia | Abbotsford | \$1,251 | | | | | |
| | Nanaimo | \$881 | | | | | |
| | Prince George | \$853 | | | | | |
| | Vancouver West End | \$1,319 | | | | | |
| | West Kelowna | \$948 | | | | | |
| Alberta | Calgary | \$2,645 | \$1,977 | | \$2,268 | | \$3,689 |
| | Edmonton | \$2,591 | \$1,883 | \$2,253 | \$2,462 | \$2,800 | \$3,557 |
| | Grande Prairie | \$2,099 | \$1,519 | \$1,605 | \$1,853 | \$2,346 | \$3,170 |
| | Red Deer | \$2,155 | \$1,650 | \$1,736 | \$1,958 | \$2,377 | \$3,053 |
| Saskatchewan | Saskatoon | \$898 | | | | | |
| | Esterhazy | \$900 | | | | | |
| Manitoba | Winnipeg | \$888 | | | | | |
| | Brandon | \$850 | | | | | |
| | Thompson | \$765 | | | | | |
| | The Pas | \$761 | | | | | |
| Ontario | Kitchener | \$2,629 | \$2,124 | \$2,182 | \$2,817 | \$2,888 | \$3,060 |
| | Ottawa | \$2,115 | \$1,584 | \$1,635 | \$2,285 | \$2,425 | \$2,506 |
| | Sudbury | \$2,057 | \$1,728 | \$1,790 | \$2,046 | \$2,335 | \$2,649 |
| | Thunder Bay | \$2,099 | \$1,519 | \$1,605 | \$1,853 | \$2,346 | \$3,170 |
| | Toronto | \$2,115 | \$1,788 | \$1,873 | \$2,026 | \$2,446 | \$2,761 |
| New Brunswick | Fredericton | \$1,343 | | | | | |
| | Miramichi | \$1,332 | | | | | |
| | Moncton | \$1,575 | | | | | |
| | Saint John | \$1,600 | | | | | |
| Nova Scotia | Antigonish | \$1,875 | \$1,196 | \$1,636 | \$1,967 | \$2,206 | \$2,368 |
| | Halifax | \$2,304 | \$1,640 | \$2,118 | \$2,318 | \$2,503 | \$2,939 |
| | Sydney | \$2,381 | \$1,655 | \$1,889 | \$2,290 | \$2,782 | \$3,291 |
| Prince Edward Island | Truro | \$1,887 | \$1,196 | \$1,636 | \$1,992 | \$2,243 | \$2,368 |
| | Charlottetown | \$1,302 | \$967 | | | | \$1,638 |
| Newfoundland | Summerside | \$1,280 | \$922 | | | | \$1,638 |
| | Corner Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 28

| | | | |
|---------------------|---------------------------|------------------|-------------------------------------------------------------------------------|
| Operator 1 | | Vehicle 1 | |
| Gender: | Male | Make and Model: | YAMAHA V-STAR 1100 CLASSIC (1001+ c.c engine, \$4001 - \$8000 declared value) |
| Age: | 53 | Model Year: | 2003 |
| Years Licensed: | 37 | Commute: | N/A |
| Occupation: | Employed | Annual KM: | N/A |
| Relationship: | Married/Common Law | | |
| License: | Fully Licensed | | |
| Claims/Convictions: | Claim and conviction free | | |

| | | | |
|-------------------------------|--|------------------------------|--|
| Additional Operator(s) | | Additional Vehicle(s) | |
|-------------------------------|--|------------------------------|--|

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|--------|-----------------|---------|
| British Columbia | Abbotsford | \$731 | | | | | |
| | Nanaimo | \$644 | | | | | |
| | Prince George | \$635 | | | | | |
| | Vancouver West End | \$740 | | | | | |
| | West Kelowna | \$688 | | | | | |
| Alberta | Calgary | N/A | | | | | |
| | Edmonton | N/A | | | | | |
| | Grande Prairie | N/A | | | | | |
| | Red Deer | N/A | | | | | |
| Saskatchewan | Saskatoon | \$865 | | | | | |
| | Esterhazy | \$865 | | | | | |
| Manitoba | Winnipeg | \$893 | | | | | |
| | Brandon | \$792 | | | | | |
| | Thompson | \$450 | | | | | |
| | The Pas | \$589 | | | | | |
| Ontario | Kitchener | N/A | | | | | |
| | Ottawa | N/A | | | | | |
| | Sudbury | N/A | | | | | |
| | Thunder Bay | N/A | | | | | |
| | Toronto | N/A | | | | | |
| New Brunswick | Fredericton | N/A | | | | | |
| | Miramichi | N/A | | | | | |
| | Moncton | N/A | | | | | |
| | Saint John | N/A | | | | | |
| Nova Scotia | Antigonish | N/A | | | | | |
| | Halifax | N/A | | | | | |
| | Sydney | N/A | | | | | |
| Prince Edward Island | Truro | N/A | | | | | |
| | Charlottetown | N/A | | | | | |
| Newfoundland | Summerside | N/A | | | | | |
| | Corner Brook | N/A | | | | | |
| | Gander | N/A | | | | | |
| | St. John's | N/A | | | | | |

Profile Number 29

Operator 1

Gender: Female
 Age: 35
 Years Licensed: 19
 Occupation: Employed
 Relationship: Married/Common Law
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: HONDA NPS50 (0 - 500 c.c engine, \$2001 - \$4000 declared value)
 Model Year: 2020
 Commute: N/A
 Annual KM: N/A

Additional Operator(s)

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|--------|-----------------|---------|
| British Columbia | Abbotsford | \$242 | | | | | |
| | Nanaimo | \$196 | | | | | |
| | Prince George | \$211 | | | | | |
| | Vancouver West End | \$233 | | | | | |
| Alberta | West Kelowna | \$223 | | | | | |
| | Calgary | NA | | | | | |
| | Edmonton | NA | | | | | |
| | Grande Prairie | NA | | | | | |
| Saskatchewan | Red Deer | NA | | | | | |
| | Saskatoon | \$270 | | | | | |
| Manitoba | Esterhazy | \$270 | | | | | |
| | Winnipeg | \$357 | | | | | |
| | Brandon | \$334 | | | | | |
| | Thompson | \$237 | | | | | |
| Ontario | The Pas | \$285 | | | | | |
| | Kitchener | NA | | | | | |
| | Ottawa | NA | | | | | |
| | Sudbury | NA | | | | | |
| New Brunswick | Thunder Bay | NA | | | | | |
| | Toronto | NA | | | | | |
| | Fredericton | NA | | | | | |
| | Miramichi | NA | | | | | |
| Nova Scotia | Moncton | NA | | | | | |
| | Saint John | NA | | | | | |
| | Antigonish | NA | | | | | |
| | Halifax | NA | | | | | |
| Prince Edward Island | Sydney | NA | | | | | |
| | Truro | NA | | | | | |
| Newfoundland | Charlottetown | NA | | | | | |
| | Summerside | NA | | | | | |
| | Corner Brook | NA | | | | | |
| | Gander | NA | | | | | |
| | St. John's | NA | | | | | |

Profile Number 30

Operator 1

Gender: Male
 Age: 45
 Years Licensed: 29
 Occupation: Employed
 Relationship: Single
 License: Fully Licensed
 Claims/Convictions: Claim and conviction free

Vehicle 1

Make and Model: Suzuki DL650A V-STROM (501 - 1000 c.c engine, \$4001 - \$8000 declared value)
 Model Year: 2011
 Commute: N/A
 Annual KM: N/A

Additional Operator(s)

Additional Vehicle(s)

| Province | City | Average | Minimum | 25th percentile | Median | 75th percentile | Maximum |
|----------------------|--------------------|---------|---------|-----------------|--------|-----------------|---------|
| British Columbia | Abbotsford | \$741 | | | | | |
| | Nanaimo | \$589 | | | | | |
| | Prince George | \$602 | | | | | |
| | Vancouver West End | \$742 | | | | | |
| Alberta | West Kelowna | \$680 | | | | | |
| | Calgary | NA | | | | | |
| | Edmonton | NA | | | | | |
| | Grande Prairie | NA | | | | | |
| Saskatchewan | Red Deer | NA | | | | | |
| | Saskatoon | \$929 | | | | | |
| Manitoba | Esterhazy | \$929 | | | | | |
| | Winnipeg | \$890 | | | | | |
| | Brandon | \$776 | | | | | |
| | Thompson | \$474 | | | | | |
| Ontario | The Pas | \$560 | | | | | |
| | Kitchener | NA | | | | | |
| | Ottawa | NA | | | | | |
| | Sudbury | NA | | | | | |
| New Brunswick | Thunder Bay | NA | | | | | |
| | Toronto | NA | | | | | |
| | Fredericton | NA | | | | | |
| | Miramichi | NA | | | | | |
| Nova Scotia | Moncton | NA | | | | | |
| | Saint John | NA | | | | | |
| | Antigonish | NA | | | | | |
| | Halifax | NA | | | | | |
| Prince Edward Island | Sydney | NA | | | | | |
| | Truro | NA | | | | | |
| Newfoundland | Charlottetown | NA | | | | | |
| | Summerside | NA | | | | | |
| | Corner Brook | NA | | | | | |
| | Gander | NA | | | | | |
| | St. John's | NA | | | | | |